

State: District of Columbia **Filing Company:** Erie Insurance Exchange
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: ULF 4-1-17 Rate/Rule Revision
Project Name/Number: ULF 4-1-17 Rate/Rule Revision/DCU1-3738 Rates and Rules

Filing at a Glance

Company: Erie Insurance Exchange
Product Name: ULF 4-1-17 Rate/Rule Revision
State: District of Columbia
TOI: 05.0 CMP Liability and Non-Liability
Sub-TOI: 05.0003 Commercial Package
Filing Type: Rate/Rule
Date Submitted: 11/08/2016
SERFF Tr Num: ERGP-130799357
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: DCU1-3738 – RATES AND RULES

Effective Date: 04/01/2017
Requested (New):
Effective Date: 04/01/2017
Requested (Renewal):
Author(s): Laura Gerow, Mary Kate Vitale
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

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General Information

Project Name: ULF 4-1-17 Rate/Rule Revision Status of Filing in Domicile:
 Project Number: DCU1-3738 Rates and Rules Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/08/2016
 State Status Changed: Deemer Date:
 Created By: Mary Kate Vitale Submitted By: Mary Kate Vitale
 Corresponding Filing Tracking Number:

Filing Description:

November 8, 2016

Mr. Chester McPherson
 Insurance Commissioner
 Department of Insurance and Securities Regulations
 Insurance Products Division
 810 First Street, N.E.
 Washington, DC 20002

SUBJECT:Rate and Rule Revision
 Ultraflex Package Program
 Federal ID No. 25 6038677 File No. DCU1-3738 – Rates and Rules

Dear Mr. McPherson:

We ask you to approve our Ultraflex Package Program rate and rule revision for our use on and after April 1, 2017.

The effect of the rate revision is +1.2% for our Ultraflex coverage. The overall premium effect of this rate revision is approximately +\$71,000.

For basic liability rates, the impact is -1.5%. This includes the following components:

- Basic rate changes vary by class and territory
- Revised liability territorial definitions

For basic property rates, the overall impact is +8.0%. This includes the following components:

- Class, dwelling, and special rates risks base rate changes.
- Specific rated loss cost multiplier changes.

Our Actuarial Memorandum explains our revisions in greater detail.

We trust our filing meets with your approval. If you have any questions on this filing, please call me at (800) 458-0811, Extension 7566 or email me at laura.gerow@erieinsurance.com.

| | | | |
|-----------------------------|---|------------------------|-------------------------|
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| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package | | |
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Sincerely,

ERIE INSURANCE EXCHANGE
ERIE INSURANCE COMPANY
Attorney-in-Fact

Laura L. Gerow, CIC, AIS, AU, ACS, AINS
Commercial Product Specialist
Commercial Property/Casualty
Commercial Product Services
Laura.gerow@erieinsurance.com
Phone: 800/458-0811 Ext. 7566
FAX: 814-870-5620

Company and Contact

Filing Contact Information

| | |
|--|---|
| Laura Gerow, Product Development Specialist I 100 Erie Insurance Place Erie, PA 16530 | Laura.johnson@erieinsurance.com 814-870-7566 [Phone] |
|--|---|

Filing Company Information

| | | |
|--|--|--|
| Erie Insurance Exchange 100 Erie Insurance Place Erie, PA 16530 (814) 458-0811 ext. [Phone] | CoCode: 26271 Group Code: 213 Group Name: FEIN Number: 25-6038677 | State of Domicile: Pennsylvania Company Type: Property/Casualty State ID Number: |
|--|--|--|

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

| | | | |
|-----------------------------|---|------------------------|-------------------------|
| State: | District of Columbia | Filing Company: | Erie Insurance Exchange |
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Rate Information

Rate data applies to filing.

| | |
|--|--------------|
| Filing Method: | File and Use |
| Rate Change Type: | Increase |
| Overall Percentage of Last Rate Revision: | 0.000% |
| Effective Date of Last Rate Revision: | 12/01/2016 |
| Filing Method of Last Filing: | File and Use |

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|-------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Erie Insurance Exchange | 1.300% | 1.200% | \$71,000 | 653 | \$5,709,000 | 27.900% | -18.400% |

| | | | |
|----------------------|---|-----------------|-------------------------|
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| Project Name/Number: | ULF 4-1-17 Rate/Rule Revision/DCU1-3738 Rates and Rules | | |

Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|----------------------|-------------------|------------------|-------------|------------------------------|---|
| 1 | | Home Office Pages | | Replacement | | DC UFX Home Office Pages Eff 2017-04-01.pdf |
| 2 | | Rate Pages | | Replacement | | DC UFX Rate Pages Eff 2017-04-01.pdf |
| 3 | | Rule Pages | | Replacement | | DCFXRL44 4-1-17.pdf |

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ELIGIBLE CLASSES

Fire Class Code Symbols

* More Specific
 NA - Not Applicable
 SPCL - Special Class
 SPEC - Specific Rate
 + - See Class Description

THEFT

S - Submit for Rating
 - - Not Available

Liability Classification and Rate Symbols

* - No Med Pay Coverage
 ** - Professional Services Excluded
 N - No Minimum Premium
 - - Not Available
 S - Submit for Rating
 (HO) - Home Office Approval Needed
 # - Special Liability Hazard

Employee Dishonesty Class Code Symbols

* - Location Class
 NA - Not Applicable
 Gov - Governing Class

Descriptions and Codes

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|--------------------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| * | 3 | 5 | Gov | 0933/S | Amusement Device <ul style="list-style-type: none"> For devices located and operated in conjunction with various mercantile establishments (e.g. Department Stores, Supermarkets) Carnival and Amusement Park Rides not eligible |
| 0564 | 3 | 2 | 579* | 0599/S | Antique Shop <ul style="list-style-type: none"> Antiques not eligible for Business Personal Property |
| 0844 | 3 | 5 | 669* | 0998/H | Archery Range <ul style="list-style-type: none"> Sporting Goods sales separately rated |
| 0702 | - | - | NA | 0913/A | Bank - Office (HO) <ul style="list-style-type: none"> For risks occupied by employees of Insured Not generally open to customers or the general public Excludes failure to provide financial services - Use CG2238 Bank open to customers and the general public are separately rated and classified - Use GL Code 61223 and appropriate endorsements |
| NA | 3 | 2 | 669* | 0904/S | Bazaars-Operated by Insured <ul style="list-style-type: none"> Bazaars conducted on church or club premises are included under the "Church" and "Club" Classification Excludes Bodily Injury - Mechanically operated devices and sports participants - Use CG2258 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|--------------------|-------|----------|---------|--------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| NA | 1 | 1 | Gov | 0936/P | Blasting Operations <ul style="list-style-type: none"> Wrecking or demolition separately rated |
| NA | 2 | 4 | Gov | 0992/H | Boat - Canoe - Use CG2416 |
| NA | - | - | Gov | 0909/H | Boat - Not for Rent - Motor or Sail - Use CG2412 |
| NA | - | - | Gov | 0906/H | Boat - Not for Rent - NOC - Use CG2412 |
| NA | 2 | 4 | Gov | 0993/H | Boat - Rowboat - Use CG2416 |
| 1190 | 3 | 2 | 545* | 0709/R | Boat Yard - Marina - Public <ul style="list-style-type: none"> Includes sale of boats, accessories, gasoline and oil Includes boat building and repair The following are separately classified and rated: <ol style="list-style-type: none"> Boat Storage and Moorage Boat Rental and Charters Lodging Accommodations Restaurants |
| 6850 | 1 | 1 | 441* | 0315/R | Cable, Wire, Rope or Wire Goods Mfg. (Not Electrical) |
| 0845 | 1 | 1 | Gov | 0914/D | Camp - Operated in Conjunction with Schools <ul style="list-style-type: none"> Exclude Medical Payments to campers - Use UL-HH |
| NA | 3 | 5 | 669* | 0971/S | Carnival Booth (Operator's Risk) |
| NA | 3 | 5 | 669* | 0994/S | Carnival (Sponsor's Risk) <ul style="list-style-type: none"> Does not apply to injury or damage arising out of mechanically operated devices Exclude Bodily Injury and Medical Payments to participants in athletic contests sponsored by insured - Use CG2258 Exclude all firework displays - UL-QT |
| 0567 | 4 | 3 | 561* | 0905/S | Cigar and Cigarette Store - Retail (includes commissions from Lottery Sales) <ul style="list-style-type: none"> Excludes Products Liability - Use CG2104 |
| 0567 | 4 | 3 | 461* | 0836/S | Cigar and Cigarette Store - Wholesale (includes commissions from Lottery Sales) <ul style="list-style-type: none"> Excludes Products Liability - Use CG2104 |
| 0702 | 2 | 1 | 211 | 0206/P | Construction or Project Manager <ul style="list-style-type: none"> Applies to an independent contractor who is hired by an owner or general contractor to manage a construction project; does not engage in actual construction, duties including scheduling, sequencing and indirect supervision of subcontractors |
| * | 1 | 1 | Gov | 0613/E | Counties - Refer to Governmental Subdivisions |
| NA | 4 | 5 | Gov | 0915/H | Dances |
| 0921 | 1 | 1 | 585* | 0687/S | Day Spas <ul style="list-style-type: none"> Excludes Use, Ownership, Maintenance of Tanning Beds - use endorsement UL-PI |
| NA | 4 | 5 | Gov | 0916/H | Dinners |
| 0567 | 3 | 3 | Gov | 0970/H | Display Booth - Seasonal |
| NA | 3 | 5 | 669* | 0918/M | Dog Show (Sponsor's Risk) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|--|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0843 | 3 | 5 | 669* | 0929/M | Exhibition - Inside <ul style="list-style-type: none"> If athletic contests sponsored by insured, coverage does not apply to Bodily Injury and Medical Payments to participants - Use CG2101 |
| NA | 3 | 5 | 669* | 0930/M | Exhibition - Outside <ul style="list-style-type: none"> If athletic contests sponsored by insured, coverage does not apply to Bodily Injury and Medical Payments to participants - Use CG2101 |
| 0570 | 1 | 1 | 211 | 0236/R | Exterminator - Includes termite control (not fumigating) Not eligible for any pollution coverage endorsements |
| NA | 3 | 5 | 669* | 0976/S | Fair - Outside <ul style="list-style-type: none"> Sponsor's risk only - Use Carnival 0994 Does not apply to injury or damage arising out of mechanically operated devices Exclude Bodily Injury and Medical Payments to participants in athletic contests sponsored by insured - Use CG2258 Excluded all firework displays - UL-QT |
| NA | 1 | 1 | 669* | 0978/S | Fishing Pond - Commercial <ul style="list-style-type: none"> Applies to risks which permit fishing for a charge |
| 0563 | 1 | 1 | 321 | 0238/P | Garbage or Refuse Collection <ul style="list-style-type: none"> The following are separately rated: <ol style="list-style-type: none"> Garbage or Refuse Dumps Reduction, Rendering or Fertilizing Plants - Not eligible Exclude the payroll of drivers |
| 0570 | 2 | 3 | 638 | 0538/G | Gasoline or Fuel Oil Distributor (X) <ul style="list-style-type: none"> Excludes injury or damage resulting from a failure to supply - Use CG2250 When Products Coverage provided, coverage for Bodily Injury or Property Damage arising from the delivery into the wrong receptacle or to the wrong address, or the erroneous delivery of one liquid product for another is included if the Bodily Injury or Property Damage occurs after delivery is completed - Use CG2266 The following are separately classified and rated: <ol style="list-style-type: none"> Installation, servicing and repair of LPG systems, piping and customer's equipment |
| | | | | X0538/G | Increased Hazard for Explosion # |
| 0567 | 1 | 2 | 469* | 0910/R | Grain and Feed Dealer |
| 0532 | 1 | 2 | 469* | 0817/S | Grocery Wholesaler |
| 0566 | 4 | 3 | 579* | 0400/S | Guns and Ammo |
| * - | 2 | 1 | 669* | 0765/S | Health Institutions or Reducing Salons <ul style="list-style-type: none"> Professional Liability excluded |
| 0852 | 3 | 2 | 675 | 0629/S | Home for the Aged ** <ul style="list-style-type: none"> Exclude Medical Payments for patients - Use CG2252 |
| NA | 3 | 5 | 669* | 0937/M | Horse Shows (Sponsor's Risk Only) |
| 0702 | 1 | 1 | Gov | 0786/P | House Parties |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|--------------------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0550 | 3 | 2 | Gov | 0472/S | Jet Skis |
| 0565 | 4 | 2 | 571* | 0552/S | Jewelry Store <ul style="list-style-type: none"> Not eligible for Crime Coverage - Jeweler's Block needed Central Station Burglar Alarm System required |
| 0199 | 1 | 1 | 880 | 0922/H | Mobile Home (1 Family Dwelling) |
| 0746 | 3 | 2 | 556* | 0131/S | Motels - Four Stories or more ** <ul style="list-style-type: none"> If owned canoes or rowboats, coverage is included - Use CG2416 If golf mobiles, users are covered as additional insureds - Use CG2008 No diving boards or slides at pool The following are separately rated: <ol style="list-style-type: none"> Restaurants Health or Exercise Facilities if a separate charge is made to use. |
| 0852 | 4 | 2 | 675 | 0627/S | Nursing Home ** <ul style="list-style-type: none"> Exclude Medical Payments for patients - Use CG2252 |
| 6900 | 2 | 1 | 441* | 0351/R | Precision Machine Parts-NOC |
| 0567 | 1 | 1 | 211 | 0218/P | Roofing Contractor – Residential – 3 Stories & under (HO) # <ul style="list-style-type: none"> Includes incidental shop work Applies to roofing that is performed on buildings three stories and under and used strictly for residential purposes Roofing over 3 stories in height not eligible Commercial Roofing separately classified and rated No hot tar roofing operations Exclude E.F.I.S. – use endorsement CG2186 The following are separately classified and rated: <ul style="list-style-type: none"> Solar Energy Contractors (all work including heating, cooling and power generation.) Sales of Solar Heating/Energy Equipment |
| 0567 | 1 | 1 | 211 | 0287/P | Roofing Contractor – Commercial – 3 Stories & under (HO) # <ul style="list-style-type: none"> Includes incidental shop work Applies to roofing that is performed on commercial buildings and buildings with a mixed occupancy of commercial and residential No hot tar roofing operations No Hot Asphalt Not welding or torching Exclude E.F.I.S. – use endorsement CG2186 The following are separately classified and rated: <ul style="list-style-type: none"> Solar Energy Contractors (all work including heating, cooling and power generation.) Sales of Solar Heating/Energy Equipment |
| NA | 2 | 1 | Gov | 0946/H | Saddle Animals - Private |
| 0544 | 3 | 2 | Gov | 0947/H | Skeet Shooting or Trap Shooting Range - Not Commercial |
| NA | 4 | 5 | Gov | 0900/H | Social Gatherings - Other than Dances or Dinner |
| 1190 | 3 | 2 | 669* | 0952/H | Stadium, Grandstand or Bleacher - Outdoor |
| 0844 | 3 | 5 | 669* | 0988/S | Stadium - NOC |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| 0567 | 2 | 2 | 499* | 0833/S | Store - Wholesale - No Food - Industrial |
| 0756 | 3 | 4 | 669* | 0990/S | Swimming Club <u>* #</u> <ul style="list-style-type: none"> Exclude Bodily Injury to participants - Use CG2101 Exclude Medical Payments coverage – use CG2135 |
| 0844 | 2 | 3 | 669* | 0953/S | Swimming Pools (Commercial) <u>* #</u> Coverage does not apply to Medical Payments - Use Endorsement CG2135 |
| NA | - | - | Gov | 0957/H | Teacher's Liability - Corporal Punishment (rating base is per teacher) <u>(HO) #</u> |
| 0567 | 4 | 3 | 561* | 0905/S | Tobacco Shop - Retail (includes commissions from Lottery Sales) <ul style="list-style-type: none"> Exclude Products Liability - CG2104 |
| 0567 | 4 | 3 | 461* | 0836/S | Tobacco Shop - Wholesale (includes commissions from Lottery Sales) <ul style="list-style-type: none"> Exclude Products Liability - CG2104 |
| 0567 | 3 | 2 | 655 | 0117/H | Towers – Telecommunication- existences hazard only- lessor's risk only |
| 1180 | - | - | Gov | 0932/A | Vacant Buildings <ul style="list-style-type: none"> Applies to buildings entirely vacant Also applies to that portion of partially vacant buildings above the second floor level, provided that <ol style="list-style-type: none"> All floors above the grade floor are vacant If there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings |

LARGE PREMIUM DISCOUNT PLAN

The Large Premium Discount Plan applies after all other rating factors. Apply the discount factor to each coverage as the last step in the order of calculation. The premium for the coverage after all other rating factors are applied must be in excess of the amounts listed below to be eligible for the discount plan.

| Annual Coverage Premium | Factor |
|--------------------------------|---------------|
| \$0 to \$1,000 | 1.00 |
| 1,000 to 1,300 | .97 |
| 1,301 to 1,600 | .95 |
| 1,601 to 2,100 | .93 |
| 2,101 to 3,100 | .90 |
| 3,101 to 4,100 | .87 |
| 4,101 and above | .85 |

ULTRAFLEX PROPERTY COVERAGE PART

PROPERTY FACTORS

Deductible Factors - Property

Building and Contents factors vary by amount of insurance.

Deductible Factors - Building

| Amount of Insurance | Deductible Amount | | | | | |
|-------------------------------|-------------------|---------|----------|----------|----------|-----------|
| | \$2,500 | \$5,000 | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| \$50,000 or Less | 0.850 | 0.790 | 0.680 | 0.560 | 0.510 | 0.400 |
| 50,001-100,000 | 0.860 | 0.800 | 0.690 | 0.570 | 0.510 | 0.400 |
| 100,001-150,000 | 0.870 | 0.810 | 0.700 | 0.580 | 0.510 | 0.400 |
| 150,001-250,000 | 0.880 | 0.820 | 0.710 | 0.590 | 0.510 | 0.400 |
| 250,001-350,000 | 0.890 | 0.830 | 0.720 | 0.600 | 0.510 | 0.400 |
| 350,001-500,000 | 0.900 | 0.840 | 0.730 | 0.610 | 0.510 | 0.400 |
| 500,001-750,000 | 0.910 | 0.850 | 0.740 | 0.620 | 0.530 | 0.440 |
| 750,001-1,000,000 | 0.920 | 0.860 | 0.750 | 0.630 | 0.550 | 0.480 |
| 1,000,001-2,000,000 | 0.930 | 0.870 | 0.760 | 0.640 | 0.570 | 0.520 |
| Greater than 2,000,000 | 0.940 | 0.880 | 0.770 | 0.650 | 0.590 | 0.560 |

Deductible Factors – Contents

| Amount of Insurance | Deductible Amount | | | | | |
|-------------------------------|-------------------|---------|----------|----------|----------|-----------|
| | \$2,500 | \$5,000 | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| \$50,000 or Less | 0.880 | 0.780 | 0.700 | 0.540 | 0.480 | 0.370 |
| 50,001-100,000 | 0.890 | 0.790 | 0.710 | 0.550 | 0.480 | 0.370 |
| 100,001-150,000 | 0.900 | 0.800 | 0.720 | 0.560 | 0.480 | 0.370 |
| 150,001-250,000 | 0.910 | 0.810 | 0.730 | 0.570 | 0.480 | 0.370 |
| 250,001-350,000 | 0.920 | 0.820 | 0.740 | 0.580 | 0.480 | 0.370 |
| 350,001-500,000 | 0.930 | 0.830 | 0.750 | 0.590 | 0.480 | 0.370 |
| 500,001-750,000 | 0.940 | 0.840 | 0.760 | 0.600 | 0.500 | 0.410 |
| 750,001-1,000,000 | 0.950 | 0.850 | 0.770 | 0.610 | 0.520 | 0.450 |
| 1,000,001-2,000,000 | 0.960 | 0.860 | 0.780 | 0.620 | 0.540 | 0.490 |
| Greater than 2,000,000 | 0.970 | 0.870 | 0.790 | 0.630 | 0.560 | 0.530 |

UL-VM Exclusion – Equipment Breakdown Coverage

Excludes coverage for boilers, pressure vessels, refrigerating systems, air conditioning systems, piping, mechanical and electrical machines, caused by mechanical, electrical, or pressure systems breakdown.

Premium Determination: When this exclusion is attached to a policy, do not include the premium attributable to Mechanical and Electrical Breakdown coverage.

COMMERCIAL GENERAL LIABILITY COVERAGE PART

CG 00 02 COMMERCIAL GENERAL LIABILITY COVERAGE FORM – CLAIMS-MADE COVERAGE

The appropriate factor shown is to be multiplied by the liability class rate to obtain the rate for Commercial General Liability Coverage Form - Claims-Made Coverage.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200-299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|------------------------------|---|---|--|
| 1 | .79 | .79 | .83 |
| 2 | .86 | .86 | .89 |
| 3 | .91 | .91 | .93 |
| 4 | .93 | .93 | .94 |
| 5 - Mature | .95 | .95 | .95 |

CG 00 34 LIQUOR LIABILITY COVERAGE FORM – CLAIMS-MADE COVERAGE

The appropriate factor shown is to be multiplied by the liquor liability rate to obtain the rate for Liquor Liability Coverage Form – Claims-Made Coverage.

| Years in Claims-Made Program | Classifications Code Numbers 0346, 0449, 0471, 0491, 0495, 0497, 0499, 0506, 0507, 0522, 0526, 0555, 0579, 0589, 0682, 0683, 0684, 0803, 0808, 0908 |
|------------------------------|---|
| 1 | .83 |
| 2 | .89 |
| 3 | .93 |
| 4 | .94 |
| 5 - Mature | .95 |

CG 00 38 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM – CLAIMS-MADE COVERAGE

The appropriate factor shown is to be multiplied by the liability class rate to obtain the rate for Products/Completed Operations Liability Coverage Form - Claims-Made Coverage.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200-299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|------------------------------|---|---|--|
| 1 | .79 | .79 | .83 |
| 2 | .86 | .86 | .89 |
| 3 | .91 | .91 | .93 |
| 4 | .93 | .93 | .94 |
| 5 - Mature | .95 | .95 | .95 |

CG 00 39 POLLUTION LIABILITY COVERAGE FORM - DESIGNATED SITES

Multiply the liability premium by 50% subject to \$100 minimum premium.

CG 00 40 POLLUTION LIABILITY LIMITED COVERAGE FORM - DESIGNATED SITES

Multiply the liability premium by 25% subject to \$25 minimum premium and a \$500 maximum premium.

CG 00 42 UNDERGROUND STORAGE TANK POLICY - DESIGNATED TANKS

- A. Base rate \$400 per tank.
- B. Multiply the base rate by the age of tank factor and round to the nearest dollar.
- C. Multiply Step B by the tank construction factor and round to the nearest dollar.

Age of Tank Factor

| Age of Tank | Factor |
|--------------|--------|
| 0- 5 yrs. | 1.00 |
| 6-10 yrs. | 1.33 |
| 11-15 yrs. | 2.09 |
| 16-20 yrs. | 3.25 |
| 21-25 yrs. | 4.71 |
| 26-30 yrs. | 6.61 |
| Over 30 yrs. | 8.18 |

Tank Construction Factor

| Construction | Factor |
|-----------------------------|--------|
| Double Walled | .50 |
| STIP 3. | .70 |
| Fiberglass/Clad Steel | .80 |
| Cathodically Protected Tank | .82 |
| Bare Steel | 1.10 |
| Other | 1.00 |

CG 00 66 PRODUCT WITHDRAWAL COVERAGE

Coverage A – provides coverage for reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering.

Coverage B – provides liability coverage for damages, including defense costs, arising from a product withdrawal due to a recall or tampering.

Premium Calculation

1. Select the Coverage A and Coverage B Base Rates based on desired limit and type of risk produced (Food Product vs Other than Food Product) and add together.
2. Multiply by Deductible Factor based on deductible option selected and round to nearest dollar.
3. Multiply by the Participation Percentage discount factor based on the selected percentage of loss other than the deductible that the insured will be responsible for and round to the nearest dollar.

Base Rates – Product Withdrawal

| (CG 00 66) Limits | Food | | Other than Food | |
|-------------------|------------|------------|-----------------|------------|
| | Coverage A | Coverage B | Coverage A | Coverage B |
| \$10,000 | 90 | 45 | 60 | 30 |
| \$20,000 | 190 | 95 | 125 | 60 |
| \$50,000 | 280 | 140 | 190 | 95 |
| \$100,000 | 330 | 165 | 220 | 110 |
| \$200,000 | 360 | 180 | 240 | 120 |
| \$500,000 | 375 | 190 | 250 | 130 |

Deductible Factor – Product Withdrawal

| Deductible Option | Deductible Factor |
|-------------------|-------------------|
| \$1,000 | 1.00 |
| \$2,500 | 0.95 |
| \$5,000 | 0.91 |
| \$10,000 | 0.85 |
| \$25,000 | 0.76 |
| \$50,000 | 0.67 |

Participation Percentage Discount Factor – Product Withdrawal

| Insured Participation Option | Participation Percentage Factor |
|------------------------------|---------------------------------|
| 0% | 1.00 |
| 1% | 0.99 |
| 5% | 0.95 |
| 10% | 0.90 |
| 25% | 0.75 |
| 50% | 0.50 |

CG 03 00 DEDUCTIBLE LIABILITY INSURANCE

The factors are to be applied to the premium of the limits chosen.

| Deductible | Factor |
|-------------------|---------------|
| \$250 | .988 |
| 500 | .977 |
| 750 | .967 |
| 1,000 | .958 |
| 2,000 | .926 |
| 3,000 | .901 |
| 4,000 | .882 |
| 5,000 | .867 |
| 10,000 | .818 |
| 15,000 | .786 |
| 20,000 | .757 |
| 25,000 | .730 |
| 50,000 | .643 |
| 75,000 | .590 |
| 100,000 | .554 |

Deductible liability is mandatory for the following liability codes:

| Liability Code | Classification Code |
|-----------------------|--|
| 0245 | Pressure Cleaning of Exterior Building Surface |
| 0285 | Power Washing |
| 0745 | Car Wash - NOC |
| 0746 | Car Wash – Self Service |
| 0749 | Janitorial Services |

CG 04 22 POLLUTION LIABILITY COVERAGE EXTENSION

Multiply the liability premium by 50% subject to \$100 minimum premium.

CG 04 26 COVERAGE FOR INJURY TO LEASED WORKERS - UNDERGROUND STORAGE TANK POLICY
(Designated Tanks)

The premium is \$30 per leased worker subject to a \$300 maximum premium.

CG 04 31 YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - LIMITED COVERAGE OPTIONS

Multiply the liability premium by 5% subject to a \$50 minimum premium.

CG 20 32 ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED

The premium is 2.1% of the basic liability premium. There is a \$35 minimum charge and a \$350 maximum charge which applies to all additional insured's combined (with the exception of CG2037 and UL-UK, which have their own minimum and maximum).

CG 20 33 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

This endorsement is for owners or lessees, or contractors who *have signed a contract or agreement* that requires them to be added as an additional insured on a policy covering a contractor or a subcontractor with respect to liability arising out of the Named Insured's ongoing operations performed for that additional insured.

Premium Calculation: The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds: There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 38 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS FOR OTHER PARTIES WHEN REQUIRED IN WRITTEN CONSTRUCTION AGREEMENT

This endorsement provides additional status to those parties whom the named insured is obligated in writing in a contract or agreement to name as an additional insured.

Premium Calculation: The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds: There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG2037 and UL-UK, which have their own minimum and maximum premium).

CG 21 04 EXCLUSION – PRODUCTS/COMPLETED OPERATIONS HAZARD

This endorsement excludes products/completed operations hazard coverage. The factors apply to the rates and minimum premiums.

| Liability Code | Classification Code | Adjust Factor |
|----------------|---|---------------|
| 0261 | Tool and Die Shop | .85 |
| 0315 | Cable, Wire, Rope or Wire Goods Mfg. | .55 |
| 0321 | Concrete Products Mfg. | .60 |
| 0326 | Electronic Component Mfg. | .55 |
| 0329 | Food Products Mfg. | .55 |
| 0338 | Machine Shop - NOC | .85 |
| 0340 | Metal Goods Mfg. | .55 |
| 0351 | Precision Machine Parts - NOC | .55 |
| 0353 | Sporting Goods Mfg. | .55 |
| 0356 | Tool Mfg. | .59 |
| 0372 | Fabricating Iron or Steel Mfg. | .67 |
| 0378 | Metal Goods Mfg. - Stamping | .55 |
| 0489 | Manufacturing Representative - Domestic | .61 |
| 0490 | Manufacturing Representative - Industrial | .61 |
| 0935 | Automobile Parts Mfg. - NOC | .55 |
| All Other | All Other Classifications | 1.00 |

CG 24 15 LIMITED POLLUTION LIABILITY EXTENSION ENDORSEMENT

Multiply the liability premium by 25% subject to \$25 minimum premium and a \$500 maximum premium.

CG 24 22 AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE

The premium is 5% of the basic liability premium, subject to a \$30 minimum premium.

CG 24 23 AMENDMENT OF COVERAGE TERRITORY - ADDITIONAL SCHEDULED COUNTRIES

The premium is 5% of the basic liability premium, subject to a \$30 minimum premium.

CG 24 24 AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE - SPECIFIED EXCEPTIONS

The premium is 5% of the basic liability premium, subject to a \$30 minimum premium.

CG 24 25 LIMITED FUNGI OR BACTERIA COVERAGE

This form provides limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents. Coverage provided under this form is subject to a Fungi or Bacteria Aggregate Limit.

| Fungi Limit | Rate |
|--------------------|-------------|
| \$10,000 | \$15 |
| 25,000 | 40 |
| 50,000 | 75 |
| 100,000 | 140 |
| 250,000 | 335 |

CG 25 14 DESIGNATED LOCATIONS AGGREGATE LIMIT

This endorsement is used to make a separate aggregate limit for each location of the insured with respect to liquor liability coverage.

Premium Calculation: Premium is \$20 per policy.

CG 27 10 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

Commercial General Liability Coverage Form (Claims-Made Coverage)

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The appropriate factor shown below is to be multiplied by the liability class rate to obtain the rate for Supplemental Extended Reporting Period Endorsement.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200-299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|-------------------------------------|--|--|---|
| 1 | .25 | .25 | .21 |
| 2 | .41 | .41 | .34 |
| 3 | .50 | .50 | .42 |
| 4 | .57 | .57 | .48 |
| 5 - Mature | .66 | .66 | .58 |

CG 27 11 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS

Commercial General Liability Coverage Form (Claims-Made Coverage)

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The appropriate factor shown below is to be multiplied by the liability class rate to obtain the rate for Supplemental Extended Reporting Period Endorsement for Specific Accidents, Products, Work or Locations.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200- 299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|-------------------------------------|--|---|---|
| 1 | .25 | .25 | .21 |
| 2 | .41 | .41 | .34 |
| 3 | .50 | .50 | .42 |
| 4 | .57 | .57 | .48 |
| 5 - Mature | .66 | .66 | .58 |

CG 28 01 EXTENDED REPORTING PERIOD ENDORSEMENT

This is a non-premium bearing endorsement.

CG 28 03 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

Liquor Liability Coverage Form - Claims Made Coverage

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

Multiply the Liquor Liability rate by 2.00.

CG 28 34 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

Products/Completed Operations Liability Coverage Form (Claims Made Coverage)

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The appropriate factor shown below is to be multiplied by the liability class rate to obtain the rate for Supplemental Extended Reporting Period Endorsement.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200- 299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|-------------------------------------|--|---|---|
| 1 | .25 | .25 | .21 |
| 2 | .41 | .41 | .34 |
| 3 | .50 | .50 | .42 |
| 4 | .57 | .57 | .48 |
| 5 - Mature | .66 | .66 | .58 |

CG 28 35 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS

Products/Completed Operations Liability Coverage Form (Claims Made Coverage)

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The appropriate factor shown below is to be multiplied by the liability class rate to obtain the rate for Supplemental Extended Reporting Period Endorsement for Specific Accidents, Products, Work or Locations.

| Years in Claims-Made Program | Manufacturers Classifications Code Numbers 300-324, 326-399, 742, 782 | Contractors Classifications Code Numbers 185-189, 200- 299, 730, 757, 758, 972-975, 983, 984 | All Other Classifications Code Numbers |
|-------------------------------------|--|---|---|
| 1 | .25 | .25 | .21 |
| 2 | .41 | .41 | .34 |
| 3 | .50 | .50 | .42 |
| 4 | .57 | .57 | .48 |
| 5 - Mature | .66 | .66 | .58 |

CG 30 57 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

(Underground Storage Tank Policy)

If purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

Multiply the Underground Storage Tank liability rate by 2.00.

NON-ISO ENDORSEMENTS

UL-HX TEACHERS PROFESSIONAL LIABILITY

This endorsement provides coverage for liability imposed by law arising from teaching activities including corporal punishment.

Premium Calculation: Use rates for class code 0957 Teachers Liability – Corporal Punishment.

UL-QL ADDITIONAL BUILDING PROPERTY

Covers property that is not covered under Buildings in the Commercial Property Coverage Part.

Premium Calculation: This is a non-premium bearing endorsement.

UL-QU ADDITIONAL COVERED PROPERTY

Covers property that is not covered under Business Personal Property and Personal Property of Others in the Commercial Property Coverage Part

Premium Calculation: This is a non-premium bearing endorsement.

UL-QV INCREASED LIMIT(S) ENDORSEMENT

Provides additional amounts of coverage over the amounts provided in the policy. This is used when no specific endorsement to increase amounts of insurance for the extension of coverage such as listed below has not been provided.

Rate: \$1.00 for each additional \$1,000 of coverage.

- Fences, Walks, Unattached Outbuildings
- Key Replacement
- Temporarily Off Premises

Rate: \$5.00 for each additional \$1,000 of coverage.

- Counterfeit Money
- Check Forgery and Alteration
- Trees, Shrubs, Lawns, and Plants
- Income Protection – Computer Operations

Minimum premium: \$25 on entire endorsement.

UL-RC EXTENDED LIABILITY FOR PREMISES/OPERATIONS

This endorsement provides coverage for bodily injury or property damage arising out of premises or operations at the additional location(s) shown in the Declarations.

Premium Calculation: This is a non-premium bearing endorsement.

UL-RF EXCLUSION - WINDSTORM OR HAIL

This form excludes coverage for the perils of windstorm or hail. To rate this, follow the order of the calculation and multiply the Group II rate by 0.19 for buildings and 0.27 for contents.

UL-RY 2% WINDSTORM OR HAIL DEDUCTIBLE FACTORS

| Amount of Insurance | Building | Contents |
|-------------------------------|-----------------|-----------------|
| \$50,000 or Less | 0.90 | 0.90 |
| 50,001-100,000 | 0.87 | 0.83 |
| 100,001-150,000 | 0.84 | 0.78 |
| 150,001-250,000 | 0.81 | 0.73 |
| 250,001-350,000 | 0.79 | 0.71 |
| 350,001-500,000 | 0.76 | 0.70 |
| 500,001-750,000 | 0.73 | 0.70 |
| 750,001-1,000,000 | 0.70 | 0.70 |
| 1,000,001-2,000,000 | 0.67 | 0.70 |
| Greater than 2,000,000 | 0.64 | 0.70 |

UL-TS EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING OPERATIONS

This endorsement excludes loss or damage by business risks associated with rental of property.

Premium Calculation: This is a non-premium bearing endorsement.

UL-TW INCLUDE AS EMPLOYEES PROPERTY MANAGEMENT COMPANIES

This endorsement amends the definition of employee to include any natural person and property management company named in the Declarations.

Premium Calculation: This is a non-premium bearing endorsement.

UL-TX REPLACEMENT COST COVERAGE – CONTRACTORS TOOLS

This endorsement provides coverage for contractors tools on a replacement cost basis.

Premium Calculation: This is a non-premium bearing endorsement.

UL-TY EXCLUSION – TRANSMISSIBLE SPONGIFORM ENCEPHALOPATHIES

This endorsement excludes liability arising from transmissible spongiform encephalopathies (mad cow disease).

Premium Calculation: This is a non-premium bearing endorsement.

UL-TZ EMPLOYEE DISHONESTY COVERAGE – DEDUCTIBLE

This endorsement amends the deductible for Extension of Coverage – Employee Dishonesty to \$1,000.

Premium Calculation: This is a non-premium bearing endorsement.

UL-UA MECHANICAL AND ELECTRICAL BREAKDOWN COVERAGE – DEDUCTIBLE

This endorsement provides a deductible in excess of either \$10,000 or the deductible amount applying to Building(s) – Coverage 1 and Business Personal Property and Personal Property of Others – Coverage 2, whichever is greater, for loss to covered equipment caused by mechanical, electrical, or pressure systems breakdown. It also adds a deductible for income loss resulting from loss caused by mechanical, electrical, or pressure systems breakdown.

Premium Calculation: This is a non-premium bearing endorsement.

UL-UC ADDITIONAL INSURED – HOMEOWNERS ASSOCIATION

This endorsement is for Homeowners Association to cover individual homeowners as an additional insured.

Premium Calculation: This is a non-premium bearing endorsement.

UL-UD CUSTOMERS LOST KEY REPLACEMENT COVERAGE

This endorsement pays up to the amount stated in the Declarations for expenses to replace customer's keys that are in your care, custody, or control while conducting your operations. The "loss" or damage to customer's keys must be caused by a peril insured against and includes keys lost by the insured.

Premium Calculation:

| Amount of Coverage | Premium |
|--------------------|---------|
| \$10,000 | \$10 |
| 25,000 | 25 |
| 50,000 | 50 |
| 75,000 | 75 |
| 100,000 | 100 |

UL-UE INCOME PROTECTION – 18 MONTH PERIOD OF INDEMNITY

This endorsement amends Additional Income Protection to provide the actual loss of income the Insured sustains for a period of up to 18 months. This can only be purchased for risks that are eligible for the Ultrapack Plus Program, Habitational Condominiums, Lessor's Risk, Restaurants, Light Manufacturers, and Auto Repair Shops.

Premium Calculation: Obtain the premium using the 12 Month Period of Indemnity Coverage UL-QB and multiply the result by 1.50. Round to the nearest dollar.

UL-UF INCOME PROTECTION – 24 MONTH PERIOD OF INDEMNITY

This endorsement amends Additional Income Protection to provide the actual loss of income the Insured sustains for a period of up to 24 months. This can only be purchased for risks that are eligible for the Ultrapack Plus Program, Habitational Condominiums, Lessor's Risk, Restaurants, Light Manufacturers, and Auto Repair Shops.

Premium Calculation: Obtain the premium using the 12 Month Period of Indemnity Coverage UL-QB and multiply the result by 2.00. Round to the nearest dollar.

UL-UG ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU – COMPLETED OPERATIONS

This endorsement amends Section II – Who Is An Insured to include any person or organization for completed operations.

Premium Calculation: Premium is \$350 per policy.

UL-UJ WINDSTORM OR HAIL DEDUCTIBLE

This endorsement provides a dollar deductible to buildings and business personal property and personal property of others for loss caused by windstorm or hail.

Premium Calculation: To rate this, follow the order of the calculation from the Rate pages for Building and/or Contents coverage and multiply the Group II rate by the factor shown in the below table at the step where the 2% Wind and Hail Deductible Factor is typically applied.

| | \$10,000 Ded | | \$25,000 Ded | | \$50,000 Ded | | \$100,000 Ded | |
|-------------------------------|---------------------|-------------|---------------------|-------------|---------------------|-------------|----------------------|-------------|
| Amount of Insurance | Bldg | Cont | Bldg | Cont | Bldg | Cont | Bldg | Cont |
| \$50,000 or less | 0.70 | 0.72 | 0.58 | 0.56 | - | - | - | - |
| 50,001-100,000 | 0.71 | 0.73 | 0.59 | 0.57 | 0.53 | 0.50 | - | - |
| 100,001-150,000 | 0.72 | 0.74 | 0.60 | 0.58 | 0.53 | 0.50 | 0.42 | 0.39 |
| 150,001-250,000 | 0.73 | 0.75 | 0.61 | 0.59 | 0.53 | 0.50 | 0.42 | 0.39 |
| 250,001-350,000 | 0.74 | 0.76 | 0.62 | 0.60 | 0.53 | 0.50 | 0.42 | 0.39 |
| 350,001-500,000 | 0.75 | 0.77 | 0.63 | 0.61 | 0.53 | 0.50 | 0.42 | 0.39 |
| 500,001-750,000 | 0.76 | 0.78 | 0.64 | 0.62 | 0.55 | 0.52 | 0.46 | 0.43 |
| 750,001-1,000,000 | 0.77 | 0.79 | 0.65 | 0.63 | 0.57 | 0.54 | 0.50 | 0.47 |
| 1,000,001-2,000,000 | 0.78 | 0.80 | 0.66 | 0.64 | 0.59 | 0.56 | 0.54 | 0.51 |
| Greater than 2,000,000 | 0.79 | 0.81 | 0.67 | 0.65 | 0.61 | 0.58 | 0.58 | 0.55 |

| | \$250,000 Ded | | \$500,000 Ded | | \$1,000,000 Ded | | \$5,000,000 Ded | |
|-------------------------------|----------------------|-------------|----------------------|-------------|------------------------|-------------|------------------------|-------------|
| Amount of Insurance | Bldg | Cont | Bldg | Cont | Bldg | Cont | Bldg | Cont |
| \$50,000 or less | - | - | - | - | - | - | - | - |
| 50,001-100,000 | - | - | - | - | - | - | - | - |
| 100,001-150,000 | - | - | - | - | - | - | - | - |
| 150,001-250,000 | - | - | - | - | - | - | - | - |
| 250,001-350,000 | 0.32 | 0.29 | - | - | - | - | - | - |
| 350,001-500,000 | 0.32 | 0.29 | - | - | - | - | - | - |
| 500,001-750,000 | 0.32 | 0.29 | 0.26 | 0.23 | - | - | - | - |
| 750,001-1,000,000 | 0.36 | 0.33 | 0.26 | 0.23 | - | - | - | - |
| 1,000,001-2,000,000 | 0.42 | 0.39 | 0.32 | 0.29 | 0.26 | 0.23 | - | - |
| Greater than 2,000,000 | 0.52 | 0.49 | 0.46 | 0.43 | 0.40 | 0.37 | 0.20 | 0.17 |

UL-UK ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS – COMPLETED OPERATIONS

This endorsement provides completed operations coverage for a specified additional insured. This endorsement provides broader coverage than the CG 20 37, edition 4/13, since it will cover the additional insured under the insured's policy even if the act is caused solely by the additional insured. CG 20 37 only covers the additional insured if the acts are committed by the named insured. This endorsement is similar to the CG 20 37, edition 10/01.

Premium Calculation: The premium will be 3.4% of the Basic Liability Premium.

Min/Max Premiums For UL-UK: There is a \$45 minimum charge and \$450 maximum charge for this endorsement (This is in addition to the premium charged for all other additional insured endorsements).

UL-UL ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement provides additional insured status on policies covering contractors or contractors on policies covering subcontractors. This endorsement provides broader coverage than the CG 20 10, edition 4/13, since it will cover the additional insured under the insured's policy even if the act is caused solely by the additional insured. CG 20 10 only covers the additional insured if the acts are committed by the named insured. This endorsement is similar to the CG 20 10, edition 10/01.

Premium Calculation: The premium will be 4.2% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds: There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insureds combined (with the exception of CG 20 37 and UL-UK, which have their own minimum and maximum premium).

UL-UO PASTOR'S PERSONAL PROFESSIONAL PROPERTY

This endorsement increases the \$5,000 amount of insurance for Pastor's Personal Professional Property provided by the UL-CT – Church Protector Coverage Endorsement by the limit shown in the Declarations.

Premium Calculation:

| Amount of Coverage | Premium |
|--------------------|---------|
| \$10,000 | \$25 |
| 15,000 | 35 |
| 25,000 | 60 |
| 35,000 | 90 |
| 50,000 | 125 |
| 100,000 | 250 |

UL-US MECHANICAL AND ELECTRICAL BREAKDOWN INCREASED INCOME DEDUCTIBLE

This endorsement adds a 72-Hour deductible to loss of income and/or rental income caused by a mechanical, electrical, or pressure systems breakdown.

Premium Calculation: This is a non-premium bearing endorsement.

UL-UV INCREASED AMMONIA CONTAMINATION

This endorsement increases the Ammonia Contamination extension of coverage in the Mechanical and Electrical Breakdown Coverage Endorsement by the limit amount shown on the "Declarations". The "loss" must be caused by a mechanical and electrical breakdown. There will be a \$2,500 deductible that will apply to this coverage.

Premium Calculation:

| Amount of Coverage | Premium |
|--------------------|---------|
| \$50,000 | \$50 |
| 100,000 | 100 |
| 250,000 | 250 |
| 500,000 | 500 |
| 750,000 | 750 |

UL-UW EARTHQUAKE COVERAGE – DOLLAR DEDUCTIBLE

This endorsement applies to all property coverages for the amount shown in the “Declarations” for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A dollar deductible amount shown in the “Declarations” applies for each Building or Business Personal Property or Personal Property of Others at each premises described in the “Declarations”.

Premium Calculation for Building and Business Personal Property, which are rated separately, uses the following steps:

1. Refer to the Earthquake Rating Zones in the Rule pages to obtain the proper zone.
2. Determine the construction of the building using the guidelines in the Earthquake Coverage section of the Rule pages.
3. Select the Building rate or Business Personal Property rate for a 10% earthquake deductible.
4. Divide the selected earthquake dollar deductible by the Building or Business Personal Property coverage amount and round to the nearest percent. The dollar deductibles available are: \$10,000, \$25,000, \$50,000, \$100,000, \$250,000, \$500,000, \$1,000,000 and \$ 5,000,000.
5. Using the percentage calculated in step 4, determine the appropriate Adjustment Factor from the below table.
6. Divide the Building or Business Personal Property coverage amount by 100.
7. Multiply steps 3, 5, and 6 together and round to the nearest dollar.

| Adjustment Factor | |
|--------------------------|-------|
| 0-4% | 1.220 |
| 5-9% | 1.111 |
| 10-19% | 1.000 |
| 20-29% | 0.780 |
| 30-39% | 0.560 |
| 40%+ | 0.440 |

UL-UX SALE AND DISPOSAL LIABILITY

This endorsement pays up to the amount of insurance stated in the Declarations for sums the insured becomes legally obligated to pay as damages because of recuperation injury. Recuperation injury means the loss of tangible or loss of use of tangible personal property because of lock-out operations or sale and disposal operations.

Premium Calculation:

| Amount of Coverage | Premium |
|---------------------------|----------------|
| \$10,000/\$25,000 | \$90 |
| 25,000/50,000 | 125 |
| 50,000/100,000 | 150 |
| 100,000/200,000 | 300 |
| 250,000/500,000 | 500 |

UL-UY LIMITED POLLUTANTS REMOVAL

This endorsement pays up to \$25,000/\$50,000 for necessary and reasonable expenses to remove "pollutants" from one or more "storage units" and to detoxify "storage units" of pollutants.

Premium Calculation: Multiply the appropriate per unit rate by the total number of units at the location to determine the appropriate rate subject to a \$125 minimum premium.

| Number of Units | Rate Per Unit |
|------------------|---------------|
| First 500 units | \$1.75 |
| 501-1,000 units | 1.50 |
| Over 1,000 units | 1.00 |

UL-UZ LIMITED FLOOD COVERAGE ENDORSEMENT

This endorsement provides limited flood protection for building(s) and business personal property and personal property of others for flood when an amount of insurance is shown on the Declarations. Rates are provided by the reinsurer. We will offer deductibles of \$10K, \$25K, \$50K, and \$100K for this endorsement.

UL-VC LEGAL LIABILITY ENDORSEMENT

This endorsement provides coverage for those sums that the insured becomes legally obligated to pay as damages because of direct physical loss or damage, including loss of use, to tangible property of others in the insured's care, custody, or control.

Premium Calculation: Charge 25% of the final rate for Contents coverage and multiply this by the Legal Liability per occurrence limit in hundreds from the following limit options:

| Occurrence/Aggregate Limit (000's) |
|------------------------------------|
| \$25/50 |
| 50/100 |
| 100/200 |
| 250/500 |
| 300/600 |
| 500/1,000 |
| 1,000/2,000 |
| 2,000/4,000 |
| 3,000/5,000 |

UL-VD TITLE, ERRORS, AND OMISSIONS – BOAT DEALERS ENDORSEMENT

This endorsement provides liability coverage for an unintentional error or omission in specifying the legal owner, loss payee, or mortgagee on title papers.

Premium Calculation:

| Occurrence/Aggregate Limit (000's) | Premium |
|---|----------------|
| \$25/50 | \$72 |
| 50/100 | 81 |
| 100/200 | 100 |
| 250/500 | 127 |
| 300/600 | 132 |
| 500/1,000 | 150 |
| 1,000/2,000 | 171 |

UL-VE BROAD FORM PRODUCTS LIABILITY PROTECTION ENDORSEMENT

This endorsement provides property damage liability for products with pre-existing defects up to the General Liability limits stated in the Declarations.

Premium Calculation: Charge 5% of the total Basic Liability premium.

UL-VF TRUTH IN LENDING LIABILITY COVERAGE

This endorsement provides liability coverage for an unintentional error or omission in complying with any state, local law, or regulation surrounding the sale of boats.

Premium Calculation:

| Occurrence/Aggregate Limit (000's) | Premium |
|---|----------------|
| \$25/50 | \$72 |
| 50/100 | 81 |
| 100/200 | 100 |
| 300/600 | 132 |
| 500/1,000 | 150 |
| 1,000/2,000 | 171 |

UL-VH EXTENDED REPLACEMENT COST ENDORSEMENT

This endorsement provides payment up to 125% of the amount of insurance to repair or replace damaged building(s) for covered losses to the building(s) at the premises described in the Declarations. Coverage applies separately to each building described in the Declarations reflecting Extended Replacement Cost.

This endorsement requires Home Office approval.

Premium Calculation: Follow the order of calculation from the rate pages for Building coverage and multiply the sum of the Group I and Group II rate by a factor of 1.01 at the step where the Functional Replacement Cost (UL-QF) factor of 1.30 would be applied if applicable.

PROFESSIONAL LIABILITY PREMIUMS

| Limit Of Liability (000's omitted) Occurrence | Premiums Per Person or Operator or Location | | | | | | |
|---|---|------------------------------|----------------------|-------------------------------|--------------------------|----------------------------|---------------------|
| | Drug Store (UL-AB) | Funeral Directors (UL-AC) | Opticians (UL-AD) | Hearing Aid Stores (UL-AE) | Veterinarians (UL-AG) | Animal Groomers (UL-JE) | Cemetery (UL-JS) |
| 3,000 | 87 | 77 | 116 | 97 | 126 | 59 | 78 |
| 4,000 | 94 | 84 | 125 | 105 | 136 | 63 | 85 |
| 5,000 | 99 | 88 | 132 | 111 | 143 | 67 | 90 |

Eligible Class Codes

| Coverage | Form | Code | Description |
|--------------------|-------|------|--|
| Drug Store | UL-AB | 0526 | Drug Store or Pharmacy |
| Funeral Directors | UL-AC | 0849 | Funeral Homes-With Crematories |
| Funeral Directors | UL-AC | 0889 | Funeral Homes-Without Crematories |
| Opticians | UL-AD | 0673 | Optical Goods Store - Retail |
| Opticians | UL-AD | 0875 | Optical Goods Store - Wholesale |
| Hearing Aid Stores | UL-AE | 0546 | Hearing Aid Shop |
| Veterinarians | UL-AG | 0418 | Animal Hospital or Veterinarian - Office |
| Animal Groomers | UL-JE | 0800 | Pet Grooming |
| Cemetery | UL-JS | 0692 | Cemetery |

UL-AF OPTOMETRISTS PROFESSIONAL LIABILITY PREMIUMS

| Limit Of Liability (000's omitted) Occurrence | Premiums Per Person | | |
|--|----------------------|----------------------|----------------------|
| | Optometrist Tier 1 * | Optometrist Tier 2 * | Optometrist Tier 3 * |
| 3,000 | 231 | 289 | 578 |
| 4,000 | 251 | 314 | 628 |
| 5,000 | 264 | 330 | 660 |

* Tier 1: An optometrist that conducts eye exams or administers diagnostic pharmaceutical agents.

Tier 2: An optometrist that is licensed to administer therapeutic or pharmaceutical agents (treating disease).

Tier 3: An optometrist that provides pre or post-operative care.

Each individual optometrist should be rated according to that tiered rate.

For any other treatment an optometrist performs that is not listed in the three tiers, please contact the Commercial Underwriting Department for the appropriate tier to use.

Eligible Class Code

| Coverage | Form | Code | Description |
|-------------|-------|------|------------------------|
| Optometrist | UL-AF | 0416 | Office – Medical - NOC |

UL-AK BARBER AND BEAUTY SHOP PROFESSIONAL LIABILITY PREMIUMS

| Limit Of Liability (in thousands) Occurrence | Premiums Per Operator | | | | | | | | | | |
|--|-----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Each Addl |
| 3000 | 69 | 103 | 138 | 173 | 207 | 241 | 276 | 311 | 345 | 379 | 35 |
| 4000 | 76 | 115 | 153 | 191 | 229 | 267 | 305 | 344 | 382 | 420 | 38 |
| 5000 | 83 | 125 | 167 | 208 | 250 | 292 | 333 | 375 | 417 | 458 | 42 |

Eligible Class Codes

| Coverage | Form | Code | Description |
|-------------------|-------|------|---|
| Barber and Beauty | UL-AK | 0707 | Barber Shop - Service |
| Barber and Beauty | UL-AK | 0708 | Beauty Shop/Parlors & Hair Styling Salons Including Nail Salons |

UL-IB PRINTERS' COVERAGE**UL-IB Printers' Errors and Omissions Coverage**

Covers the insured against liability for any negligent act or omissions arising from printing services the insured performs.

Premium Calculation

Rates are per \$1,000 of annual sales and \$500 deductible.

| Occurrence/Aggregate (Per Thousand) | Low Hazard | | Moderate Hazard | | High Hazard | |
|-------------------------------------|------------|-----------------|-----------------|-----------------|-------------|-----------------|
| | Rate | Minimum Premium | Rate | Minimum Premium | Rate | Minimum Premium |
| \$ 50/ 100 | \$0.07 | \$30 | \$0.07 | \$30 | \$0.07 | \$30 |
| 100/ 200 | 0.08 | 35 | 0.08 | 35 | 0.08 | 35 |
| 300/ 600 | 0.11 | 48 | 0.11 | 48 | 0.11 | 48 |
| 500/ 1,000 | 0.13 | 57 | 0.13 | 57 | 0.13 | 57 |
| 1,000/ 2,000 | 0.14 | 63 | 0.14 | 63 | 0.14 | 63 |
| 2,000/ 4,000 | 0.16 | 74 | 0.16 | 74 | 0.16 | 74 |

Eligible Classes

| Code | Description |
|------|---|
| 0328 | Engraving |
| 0343 | Newspaper Publishing – including paperboys |
| 0376 | Silk-screening |
| 0347 | Photo Engraving |
| 0404 | Desktop Publishing - Office |
| 0500 | Trophy Stores |
| 0733 | Lithographer – Printing Shop |
| 0736 | Duplicating & Photocopying – Photocopy & Fax Service – Quick Printers |
| 0759 | Graphic Artist |

Rates are not subject to:

- Package Discount
- Any program or policy deviation
- IRPM's, schedule, or experience modifiers

Premiums are in addition to Policy Writing Minimum Premiums or Package Minimum Premium.
Home Office Approval is needed prior to binding.

Hazard Categories

Low: Non Promotional Material

- Bronzing
- Color Separation
- Envelopes
- Flyers
- Folding Box Print (not mfg)
- Invitations/Thank You Cards
- Leaflets
- Matchbooks
- Napkins
- Stationery

Moderate: Promotional Material

- Bank Checks
- Blue Prints
- Booklets
- Binding
- Book Printing
- Brochures
- Bulletins
- Business Reply Cards
- Business Forms
- Data Sheets
- Die Cutting
- Direct Mailing
- Embossing
- Election Ballots
- Engraving
- Equipment Lists
- Film Processing
- Foil Stamping Book
- Greeting Cards
- Labels-Stickers, Wrapping Tags
- Mailing
- Newsletters
- Packaging (not mfg)
- Photoengraving
- Platemaking
- Presentations -Binders, Folders
- Press Kits
- Publications - Inserts NOC
- Specialty Items (T-shirts, lighters, mugs, menus, programs)
- Wallpaper

High: Advertising, Catalogs, Documents

- Advertising

- Annual Reports
- Catalogs
- Computer Forms
- Coupons
- Design, Typography
- Documents
- Financial - Corporate, Legal
- Forms
- Manuals
- Newspaper - "Pennysaver Advertiser" type only
- OCR (Optical Character Recognition)
- Posters
- Pre-Press Services
- Tickets (Other than those not eligible)
- Trade Show Materials
- Typesetting
- UPC (Universal Product Code)

Not Eligible

- Bonds
- Books
- Controversial Material
- Currency
- Drafts
- Games of Chance - Tickets
- Magazines
- Money Orders
- Newspapers (Other than "Pennysaver Advertiser" type)
- Phone Directories
- Securities
- Stamps (Postage or Trading)
- Travelers Checks
- Tickets (Raffle, Lottery, Sports, Concert, Airline, and Transportation)

DIRECTORS' AND OFFICERS' PREMIUMS

UL-BK DIRECTORS' AND OFFICERS' LIABILITY COVERAGE - CONDOMINIUMS

| Limit Per Claim (000's) | Rate Per Unit Group | | | | | | | | | | Min Prem |
|----------------------------------|---------------------|---------|---------|---------|---------|----------|----------|----------|----------|-------|-------------|
| | First 5 | Next 10 | Next 10 | Next 25 | Next 50 | Next 100 | Next 150 | Next 250 | Next 250 | Add'l | |
| 3,000/3,000 | 13.30 | 13.30 | 13.30 | 3.06 | 3.27 | 3.76 | 4.14 | 4.14 | 4.14 | 4.14 | 250 |
| 4,000/4,000 | 14.25 | 14.25 | 14.25 | 3.28 | 3.51 | 4.03 | 4.44 | 4.44 | 4.44 | 4.44 | 275 |
| 5,000/5,000 | 15.20 | 15.20 | 15.20 | 3.50 | 3.74 | 4.30 | 4.73 | 4.73 | 4.73 | 4.73 | 300 |

Eligible Classes:

| Code | Description |
|------|--|
| 0101 | Condominiums-Residential (w/o Mercantile) 1-4 Units |
| 0149 | Condominiums-Residential (w/ Mercantile) 1-4 Units |
| 0150 | Condominiums-Residential (w/ Mercantile) 5-10 Units |
| 0151 | Condominiums-Residential (w/ Mercantile) 11-30 Units |
| 0152 | Condominiums-Residential (w/ Mercantile) Over 30 Units |
| 0153 | Condominiums-Residential (w/o Mercantile) 5-10 Units |
| 0154 | Condominiums-Residential (w/o Mercantile) 11-30 Units |
| 0155 | Condominiums-Residential (w/o Mercantile) over 30 Units |
| 0157 | Condominiums-Commercial-Association Risk-NOC |
| 0158 | Condominiums-Commercial-Association Risk-Shopping Center |

UL-KZ DIRECTORS' AND OFFICERS' LIABILITY COVERAGE – HOMEOWNERS ASSOCIATION

| Limit Per Claim (000's) | Rate Per Unit Group | | | | | | | | | | Min Prem |
|----------------------------------|---------------------|---------|---------|---------|---------|----------|----------|----------|----------|-------|-------------|
| | First 5 | Next 10 | Next 10 | Next 25 | Next 50 | Next 100 | Next 150 | Next 250 | Next 250 | Add'l | |
| 3,000/3,000 | 13.30 | 13.30 | 13.30 | 3.06 | 3.27 | 3.76 | 4.14 | 4.14 | 4.14 | 4.14 | 250 |
| 4,000/4,000 | 14.25 | 14.25 | 14.25 | 3.28 | 3.51 | 4.03 | 4.44 | 4.44 | 4.44 | 4.44 | 275 |
| 5,000/5,000 | 15.20 | 15.20 | 15.20 | 3.50 | 3.74 | 4.30 | 4.73 | 4.73 | 4.73 | 4.73 | 300 |

Eligible Classes:

| Code | Description |
|------|---------------------------------|
| 0922 | Mobile Home (1 Family Dwelling) |
| D105 | Dwelling - 3 Family |
| D107 | Dwelling - 4 Family |
| D919 | Dwelling - 1 Family |
| D920 | Dwelling - 2 Family |

NON-OWNED AND/OR HIRED AUTO PREMIUMS

UL-CL NON-OWNED AUTOMOBILE AND/OR HIRED AUTOMOBILE LIABILITY INSURANCE COVERAGE

Non-Owned and/or Hired Automobile - Bodily Injury

| Limits | Non-Owned | Hired | Limits | Non-Owned | Hired |
|---------------------|-----------|-------|-----------------------|-----------|-------|
| \$100,000/300,000 | \$47 | \$41 | \$1,000,000/2,000,000 | \$85 | \$74 |
| 300,000/300,000 | 51 | 44 | 1,000,000/3,000,000 | 89 | 78 |
| 250,000/500,000 | 54 | 47 | 2,000,000/2,000,000 | 89 | 78 |
| 500,000/500,000 | 58 | 50 | 3,000,000/3,000,000 | 94 | 81 |
| 500,000/1,000,000 | 65 | 57 | 4,000,000/4,000,000 | 98 | 85 |
| 1,000,000/1,000,000 | 72 | 63 | 5,000,000/5,000,000 | 102 | 89 |

Non-Owned and/or Hired Automobile - Property Damage

| Limits | Non- Owned | Hired |
|-----------|------------|-------|
| \$100,000 | \$16 | \$10 |
| 250,000 | 18 | 11 |
| 300,000 | 18 | 12 |
| 500,000 | 19 | 12 |
| 1,000,000 | 20 | 13 |
| 2,000,000 | 22 | 14 |
| 3,000,000 | 24 | 16 |
| 4,000,000 | 26 | 17 |
| 5,000,000 | 28 | 18 |

The following class codes are not eligible for Non-Owned / Hired Auto (UL-CL) Coverage:

- Pizza Shop – Serving Food Or Beverages for Consumption on Premises (0506)
- Pizza Shop – Not Serving Food Or Beverages for Consumption on Premises (0507)

A Restaurant class is not eligible for UL-CL if the risk delivers. Otherwise, the Restaurant class is eligible for this form.

ULTRAFLEX INCREASED LIABILITY LIMITS

RATING AND PREMIUM CALCULATION

Selection of Liability Codes

1. A Liability Code is shown on the Eligible Class Descriptions pages for those types of business activities not described in the rates pages.
2. (On the Application form in **Item 7, show all liability classifications that apply** for each building at all locations. Also show the annual gross sales and/or receipts, or payroll for each type of business activity conducted by the Insured.)
3. Rate Base Symbols shown on the Eligible Class Descriptions and Codes Table indicate that the premium is based on one of the following:
 - A - per 1000 square feet of area * (Ex. 30 ft x 40 ft = 1,200 sq.ft.; rate x 1.2 = premium)
 - B - per acre
 - C - per \$1,000 of cost
 - D - per camper days
 - E - per \$1,000 of expenditures
 - G - per 1,000 gallons
 - H - each item, i.e. each person, each dwelling (a 4-family dwelling is one unit), each pupil, each contestant, each vehicle, each day, etc.
 - K - per \$1,000 of commissions
 - M - per 1,000 admissions
 - N - per number of rounds
 - P - per \$1,000 of annual payroll **
 - R - per \$1,000 of receipts
 - S - per \$1,000 of annual sales
 - U - each unit
 - X - flat charge

In computing area it is not necessary to include heating or maintenance areas. All **storage** and **incidental areas must be included** under the applicable liability code including Code 0961 - Warehouse and Storage Areas.

** In computing payroll, use the following table, depending on the policy effective date, as the basis in determining the **annual payroll** for the owner, each active partner or each active executive officer **must be included**. If the duties of the Sole Proprietors, Partners or Officers apply to more than one classification on the policy, the payroll cannot be separated and will be charge to the highest rated class.

| Policy Effective Date | Executive Officers Payroll | Individual Insureds or Co-Partners Payroll |
|-----------------------|----------------------------|--|
| 10/1/2016 – 9/30/2017 | 30,000 | 30,000 |

For definitions of area, cost, payroll, sales, etc. see Division Six - General Liability in the Commercial Lines Manual. The definition of receipts is considered to be the same as the definition of sales. For rating purposes, sales and receipts are considered as separate rating bases. The definition of camper days is the sum of the daily number of campers for each day in which the camp is in operation during the policy period.

Premium Calculation

1. **EXPOSURE**
For each classification code listed on the application, determine the exposure using the appropriate rating base.
2. Separate premium charge is calculated for each classification listed in Item 7 of the Application unless:

- a. two or more classifications have the same rate base (payroll, receipts or sales) and the exposure is not separable between the classifications. Obtain the rates for each classification. Use the highest rate and multiply it by the entire exposure, or
- b. the classification is less than 10% of the exposure of all the classifications with the same type of rating base, add its exposure to the classification with the same rating base which has the largest exposure.

If there is not another classification with the same type of rating base, a separate premium must be calculated for each classification.

Special Liability Hazard

Special Liability Hazards are those listed in the Liability Classification Tables with a # sign after the liability code number and every other liability hazard not normally existing for the type of risk insured. If any special liability hazard exists, a separate charge must be made regardless of the percent of gross sales, receipts or payroll developed by that hazard.

Rating Procedures

- A. Determine rate for each chargeable classification for the \$1,000/\$2,000 limit.
- B. If CG2104 Exclusion – Products/Completed Operations Hazard applies and liability class code is 0261, 0315, 0321, 0326, 0329, 0338, 0340, 0351, 0353, 0356, 0372, 0378, 0489, 0490, or 0935, then multiply Step A by the factor from "CG2104 Exclusion – Products/Completed Operations Hazard" endorsement table in the Home Office pages and round to the nearest hundredth (.xx).
- C. If applicable, multiply the result of Step B by the appropriate increased limit factor. Round to the nearest hundredth (.xx).
- D. If applicable, and liability class code is 0201, 0204, 0216, 0227, 0230, 0277, or 0983, multiply the result of Step C by the appropriate factor from "Spray Painting Deductible" in the Rules pages and round to the nearest hundredth (.xx).
- E. Get liability exposure amount and determine the rate base. If the rate base is A, C, E, G, K, M, P, R or S, then divide the exposure amount by 1,000.
- F. Multiply Step D by the applicable exposure base determined in Step E for each classification and round to the nearest dollar.
- G. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- H. If applicable, multiply the result of Step G by the Individual Risk Premium Modification Factor and round to the nearest dollar.
- I. Multiply the result of Step H by the "Liability Tier Rating Factor" from the Rates pages and round to the nearest dollar.
- J. If applicable, multiply the result of Step I by the Experience Modification Factor and round to the nearest dollar.
- K. If Deductible Liability Insurance (CG0300) applies, multiply the result of Step J by the appropriate factor in the Home Office pages. (Note: If minimum premium applies, Deductible Liability Factor is not applied to the minimum premium).
- L. Add the premiums for each classification.
- M. Regarding minimum premium per classification:
 1. Determine minimum premium for each chargeable classification.
 2. If CG2104 Exclusion – Products/Completed Operations Hazard applies and liability class code is 0261, 0315, 0321, 0326, 0329, 0338, 0340, 0351, 0353, 0356, 0372, 0378, 0489, 0490, or 0935, then multiply Step M.1 by the factor from "CG2104 Exclusion – Products/Completed Operations Hazard" endorsement table in the Home Office pages and round to the nearest dollar.
 3. If applicable, multiply minimum premium by increased limit factor. Round to the nearest dollar.
- N. Charge the higher of:
 1. The actual liability premium of all chargeable liability codes added together in Step L.
 2. The highest minimum premium of all liability codes on the policy.

Increased Limit Factors

| BI and PD Limit Occurrence/Aggregate | Rate |
|---|-------------|
| \$50/100 | .46 |
| 100/200 | .56 |
| 300/600 | .74 |
| 500/1000 | .84 |
| 1000/2000 | 1.00 |
| 1000/3000 | 1.01 |
| 1000/4000 | 1.02 |
| 1000/5000 | 1.03 |
| 2000/2000 | 1.17 |
| 2000/3000 | 1.18 |
| 2000/4000 | 1.19 |
| 2000/5000 | 1.20 |
| 3000/3000 | 1.27 |
| 3000/4000 | 1.29 |
| 3000/5000 | 1.30 |
| 3000/6000 | 1.31 |
| 4000/4000 | 1.37 |
| 4000/5000 | 1.38 |
| 5000/5000 | 1.45 |

Longevity Renewal Factor

| Longevity in Years | Factor |
|---------------------------|---------------|
| 0 | 1.00 |
| 1 | 1.00 |
| 2 | 1.00 |
| 3 | 1.00 |
| 4 | 1.00 |
| 5 | 1.00 |
| 6 | 1.00 |
| 7 | 1.00 |
| 8 | 1.00 |
| 9 | 1.00 |
| 10 or more | 1.00 |

LIABILITY RATES

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|---|------------------|-------------|------------------------|-----------------------|------------------|-------------|------------------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0117 | H | 35.01 | 216 | 0909 | H | 175.45 | 216 |
| 0131 | S | 8.63 | 342 | 0910 | R | 1.32 | 468 |
| 0206 | P | 97.11 | 216 | 0913 | A | 106.70 | 216 |
| 0218 | P | 103.08 | 702 | 0914 | D | 0.37 | 306 |
| 0236 | R | 30.82 | 342 | 0915 | H | 51.48 | 216 |
| 0238 | P | 22.59 | 342 | 0916 | H | 56.62 | 216 |
| 0287 | P | 108.02 | 702 | 0918 | M | 55.33 | 216 |
| 0315 | R | 5.41 | 468 | 0922 | H | 176.02 | 162 |
| 0351 | R | 3.66 | 414 | 0929 | M | 158.31 | 234 |
| 0400 | S | 2.57 | 216 | 0930 | M | 54.58 | 234 |
| 0472 | S | 10.38 | 360 | 0932 | A | 41.22 | 288 |
| 0538 | G | 1.97 | 648 | 0933 | S | 1.46 | 315 |
| X538 | G | 0.22 | 648 | 0936 | P | 41.35 | 396 |
| 0552 | S | 0.19 | 216 | 0937 | M | 54.58 | 234 |
| 0599 | S | 1.87 | 216 | 0946 | H | 47.00 | 216 |
| 0613 | E | 8.18 | 288 | 0947 | H | 208.52 | 216 |
| 0627 | S | 2.40 | 342 | 0952 | H | 32.98 | 216 |
| 0629 | S | 1.16 | 342 | 0953 | S | 443.46 | 414 |
| 0687 | S | 3.37 | 288 | 0957 | H | 6.82 | 207 |
| 0709 | R | 12.33 | 414 | 0970 | H | 107.65 | 216 |
| 0765 | S | 31.51 | 288 | 0971 | S | 11.24 | 216 |
| 0786 | P | 1.62 | 198 | 0976 | S | 96.56 | 414 |
| 0817 | S | 0.22 | 360 | 0978 | S | 22.42 | 315 |
| 0833 | S | 0.87 | 360 | 0988 | S | 46.93 | 315 |
| 0836 | S | 0.18 | 360 | 0990 | S | 12.27 | 216 |
| 0900 | H | 51.48 | 216 | 0992 | H | 6.17 | 216 |
| 0904 | S | 12.02 | 288 | 0993 | H | 10.15 | 216 |
| 0905 | S | 0.69 | 216 | 0994 | S | 30.72 | 360 |
| 0906 | H | 67.62 | 216 | 0998 | H | 175.41 | 216 |

CRIME PROTECTION

THEFT AND B/R DEDUCTIBLE FACTORS

Theft - Apply \$200 deductible rates

Special Burglary - Apply \$100 deductible rates

For amounts of insurance of \$10,000 and under with deductibles of \$2,500 and over:

- A. Find the rate for the proper amount of insurance and B/R Code in the \$100 Deductible - B/R table located in the Rates pages.
- B. Multiply the rate by the appropriate deductible factor from the table below and round to the nearest whole dollar.

For amounts of insurance over \$10,000 with deductibles over \$2,500:

- A. Find the \$10,000 amount of insurance rate for the appropriate B/R Code in the \$100 Deductible - B/R table located in the Rates pages.
- B. Multiply Step A by the appropriate deductible factor from the table below and round to the nearest whole dollar.
- C. Find the Each Additional \$1,000 of Coverage over \$10,000 rate for the appropriate B/R Code in the \$100 Deductible - B/R table located in the Rates pages.
- D. Multiply Step C by the appropriate deductible factor from the table below and round to the nearest whole dollar.
- E. Subtract \$10,000 from the amount of insurance.
- F. Divide Step E by 1,000.
- G. Multiply Step D and Step F.
- H. Add Step B and Step G.

Special Burglary and Robbery Rating Example:

Amount of Insurance: \$62,000

Deductible: \$5,000

B/R Code: 2

1. Rate for \$10,000 amount of insurance, \$100 deductible, B/R code 2 = \$601.
2. \$5,000 deductible factor = 0.42.
 $\$601 \times 0.42 = \252
3. Each Additional \$1,000 of Coverage over \$10,000 rate for a \$100 deductible and B/R Code of 2 = \$49.
4. $\$49 \times 0.42 = \21
5. $\$62,000 - \$10,000 = \$52,000$
6. $52,000 / 1,000 = 52$
7. $\$21 \times 52 = \$1,092$
8. $\$252 + \$1,092 = \$1,344$

| Deductible | FACTOR | |
|----------------|--------|----------------------------|
| | Theft | Special Burglary & Robbery |
| \$2,500 | .65 | .50 |
| 5,000 | .60 | .42 |
| 10,000 | .53 | .30 |
| 25,000 | .46 | .25 |
| 50,000 | .43 | .23 |
| 100,000 | .40 | .21 |

EMPLOYEE DISHONESTY RATES**5 or Less Employee Base Rate – Employee Dishonesty**

| Limit of Insurance | Rate |
|---------------------------|-------------|
| \$125,000 | \$231 |
| \$150,000 | 256 |
| \$200,000 | 276 |
| \$250,000 | 296 |
| \$500,000 | 396 |
| \$750,000 | 496 |
| \$1,000,000 | 596 |

Add on Amounts – Employee Dishonesty

| Limit of Insurance | Add on Amounts |
|---------------------------|-----------------------|
| \$125,000 | \$19 |
| \$150,000 | 20 |
| \$200,000 | 21 |
| \$250,000 | 22 |
| \$500,000 | 25 |
| \$750,000 | 29 |
| \$1,000,000 | 32 |

Note: These rates are also used to determine the higher limit premium for Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage (UL-LJ).

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ELIGIBLE CLASSES

Fire Class Code Symbols

* More Specific
 NA - Not Applicable
 SPCL - Special Class
 SPEC - Specific Rate
 + - See Class Description

THEFT

S - Submit for Rating
 - - Not Available

Liability Classification and Rate Symbols

* - No Med Pay Coverage
 ** - Professional Services Excluded
 N - No Minimum Premium
 - - Not Available
 S - Submit for Rating
 (HO) - Home Office Approval Needed
 # - Special Liability Hazard

Employee Dishonesty Class Code Symbols

* - Location Class
 NA - Not Applicable
 Gov - Governing Class

DESCRIPTIONS AND CODES

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| 0702 | 1 | 1 | 635 | 0701/P | Accounting and Auditing - Office |
| 0567 | 1 | 1 | 631 | 0702/P | Advertising Company - Outdoor <ul style="list-style-type: none"> For risks selling space for advertising purposes Includes shop operations, the erection, painting, repair or removal of signs, sign painting or lettering in or upon buildings or structures Includes the existence hazard of signs located away from the insured's premises Advertising Agencies are classified and rated under - Advertising Office (Code 0419) Requires CG2138 be added |
| 0702 | 1 | 1 | 631 | 0419/A | Advertising - Office <ul style="list-style-type: none"> Requires CG2138 be added |
| 0563 | 2 | 1 | 211 | 0235/P | Air Conditioning Contractor |
| 6850 | 2 | 2 | 446* | 0301/S | Air Conditioning Equipment - Mfg (includes duct work & piping) (HO) <ul style="list-style-type: none"> Manufacturing of Heating, Combined Heating, and Air Conditioning Systems, or Refrigerating Systems shall be separately rated. |
| 0563 | 2 | 1 | 529* | 0494/S | Air Conditioning and Heating Equipment and Supplies - Store - No Installation, Repair or Service - Retail |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0563 | 2 | 1 | 496* | 0818/S | Air Conditioning and Heating Distributor/Wholesaler The following are separately classified and rated: A. Sales of Solar Heating/Energy Equipment |
| 0922B | 2 | 2 | 211 | 0264/P | Alarm System(s) Installation, Service or Repair (no monitoring of systems) (HO) <ul style="list-style-type: none"> To exclude - Monitoring of Alarms and Alarm Systems - Use UL-QT The installation, service or repair of fire suppression systems shall be separately classified and rated |
| 0922 | 1 | 1 | 431* | 0703/P | Analytical Chemist N.P.D. (HO) <ul style="list-style-type: none"> Use Exclusion - Testing or Consulting Errors and Omissions Endorsement CG2233 Include the payroll of laboratory and outside employees Laboratories involved in research, development or testing shall be separately classified and rated |
| 0702 | 3 | 2 | 671 | 0418/P | Animal Hospital - Office (Professional Liability by Endorsement UL-AG; Kennels) |
| 0702 | 1 | 1 | 585 | 0781/A | Answering Services - Office |
| 0321 | 3 | 2 | 880 | 0102/U | Apartments (with mercantile occupancy) 1-4 Units |
| 0321 | 3 | 2 | 880 | 0103/U | Apartments (with mercantile occupancy) 5-10 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0322 | 3 | 2 | 880 | 0104/U | Apartments (with mercantile occupancy) 11-30 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0323 | 3 | 2 | 880 | 0106/U | Apartments (with mercantile occupancy) over 30 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0311 | 3 | 2 | 880 | 0108/U | Apartments (without mercantile occupancy) 5-10 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0312 | 3 | 2 | 880 | 0109/U | Apartments (without mercantile occupancy) 11-30 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0313 | 3 | 2 | 880 | 0110/U | Apartments (without mercantile occupancy) over 30 Units <ul style="list-style-type: none"> Separately rate indoor parking, swimming pools and bathing beaches |
| 0563 | 3 | 2 | 525* | 0568/S | Appliances Store - Sales and Service - Retail (TV, Radio, or Electronic Stores separately rated) <ul style="list-style-type: none"> No sales of secondhand merchandise |
| 0563 | 3 | 2 | 496* | 0802/S | Appliances - Household - Sales and Service - Wholesale (TV, Radio, or Electronic Stores separately rated) <ul style="list-style-type: none"> No sales of secondhand merchandise |
| 0702 | 1 | 1 | 635 | 0406/P | Appraiser - Office |
| 0702 | 2 | 1 | 635 | 0712/P | Architect - Office - Not Engaged in Actual Construction N.P.D. ** <ul style="list-style-type: none"> Draftsmen shall be separately rated. |
| 0567 | 1 | 1 | 579* | 0664/S | Arts and Crafts Store - Including Artists Supplies and Classes- Retail |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 1 | 1 | 499* | 0861/S | Arts and Crafts Store - Including Artists Supplies and Classes-Wholesale |
| 0567 | 2 | 1 | 951 | 0553/S | Art Gallery and Store (HO) <ul style="list-style-type: none"> Painting, Picture or Frame Stores are separately classified and rated under - Framing Shop (Code 0452) |
| 6810 | 3 | 2 | 441* | 0373/R | Assembly Plant (no mfg.) - NOC (HO) |
| 0702 | 1 | 1 | 635 | 0743/A | Attorney - Office ** |
| 0567 | 3 | 1 | 635 | 0771/P | Auctioneer - NOC (HO) <ul style="list-style-type: none"> Intended for sales conducted away from the Insured's premises Livestock sales are not eligible Sales conducted on owned/rented premises - (GL Code 91179) |
| 0933 | 2 | 3 | 589* | 0789 | Automobile Body Shop (If eligible, liability is covered under the Garage Policy) (HO) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0550 | 3 | 3 | 541* | 0459 | Automobile Dealer (If eligible, liability is covered under the Garage Policy) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 5500 | 3 | 2 | 443* | 0935/R | Automobile Parts Mfg. - NOC (HO) For risks manufacturing non-critical/non-operating parts other than passenger restraining devices. The following shall be separately rated: brakes or brake linings, batteries, tires, inner tubes, bodies and engines |
| 6850 | 2 | 1 | 443* | 0742/R | Automobile Radiator Manufacturing and Repair (If eligible, liability may be covered under the Garage Policy) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 6850 | 3 | 2 | 589* | 0782/R | Automobile Rebuilding of Motors, Starters and Carburetors (no removal or installation) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0932 | 2 | 3 | 589* | 0704 | Automobile Repair and Service (If eligible, liability is covered under the Garage Policy) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0512 | 3 | 2 | 542* | 0542/S | Automotive Parts and Accessories - Retail <ul style="list-style-type: none"> Rate automobile repair and service separately Central station burglar alarm required to write theft/burglary coverages This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0512 | 3 | 2 | 493* | 0801/S | Automotive Parts and Accessories - Wholesale <ul style="list-style-type: none"> Rate automobile repair and service separately Central station burglar alarm required to write theft/burglary coverage |
| 0567 | 1 | 1 | 525* | 0374/P | Awning, Tent and Canvas Erection |
| 2200 | 1 | 1 | 419* | 0303/R | Bakery Plant or Candy Manufacturing (goods sold principally away from the premises) |
| 0532 | 1 | 1 | 512* | 0514/S | Bakery--Commercial Cooking on the Premises (goods sold principally on the premises) (HO) |
| 0532 | 1 | 1 | 512* | 0651/S | Bakery - No Commercial Cooking - Retail (goods sold principally on the premises) |
| 0532 | 1 | 1 | 469* | 0838/S | Bakery - No Commercial Cooking - Wholesale (goods sold principally on the premises) |
| 0567 | 1 | 1 | 579* | 0603/S | Balloons (Party Balloons) - Retail |
| 0567 | 1 | 1 | 499* | 0839/S | Balloons (Party Balloons) - Wholesale |
| 0541 | 3 | 4 | 551* | 0565/S | Bar and Tavern (see also Parking) (includes commissions from Lottery Sales) (HO) # |
| 0567 | 2 | 1 | 579* | 0545/S | Barber and Beauty Supplies - Retail Only |
| 0921 | 1 | 1 | 585* | 0707/S | Barber Shop - Service (Professional Liability by Endorsement UL-AK) ** |
| 0567 | 1 | 1 | 579* | 0605/S | Baseball Cards, Stamps/Other Collectibles - Retail (central station burglar alarm system required) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 1 | 1 | 579* | 0618/S | Baskets - Retail |
| 0567 | 1 | 1 | 499* | 0844/S | Baskets - Wholesale |
| 6900 | 1 | 1 | 449* | 0302/S | Bearing Mfg (HO) |
| 0921 | 1 | 1 | 585* | 0708/S | Beauty Shop/Parlors & Hair Styling Salons Including Nail Salons <ul style="list-style-type: none"> Professional Liability by Endorsement UL-AK Excludes Use, Ownership, Maintenance of Tanning Beds - Use Endorsement UL-PI |
| 0520 | 2 | 1 | 521* | 0527/S | Bed and Bath Store - Retail |
| 0520 | 1 | 1 | 471* | 0811/S | Bed and Bath Store - Wholesale |
| 0745 | 3 | 2 | 555* | 0159/U | Bed and Breakfast <p>Applies to risks that meet the following criteria:</p> <ul style="list-style-type: none"> Building must qualify as a residence that is either occupied by an owner, manager or caretaker or has an owner, manager or caretaker occupying another residence on the same premises Meals are provided to guests only at no additional charge. If some meals are provided to guests at a separate charge, separately classify & rate with appropriate restaurant classification |
| 0532 | 1 | 1 | 565* | 0491/S | Beverage Distributor -Beer and Soft Drinks Only - Retail <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0532 | 2 | 4 | 461* | 0803/S | Beverage Distributor -Beer and Soft Drinks Only - Wholesale <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0922 | 3 | 2 | 579* | 0652/S | Bicycle Shop -Retail <ul style="list-style-type: none"> Including assembly and repair Bicycle rental separately classified and rated Moped sales classified as Recreational Vehicle Dealers - Garage Liability Policy |
| 0922 | 3 | 2 | 493* | 0845/S | Bicycle Shop - Wholesale <ul style="list-style-type: none"> Including assembly and repair Bicycle rental separately classified and rated Moped sales classified as Recreational Vehicle Dealers - Garage Liability Policy |
| 0843 | 3 | 5 | 681 | 0968/M | Bingo Games * # <ul style="list-style-type: none"> Only in conjunction with churches and fire departments Bingo Halls are not eligible |
| 0074 | 3 | 2 | 555* | 0159/U | Boarding Houses |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0550 | 3 | 2 | 545* | 0509/S | Boat Dealers A. Includes the sale of boats, accessories, gasoline and oil The following are separately classified and rated: B. Boat Building C. Boat Repairing/Service D. Boat Storage and Moorage E. Boat Rentals <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0922 | 3 | 2 | 545* | 0729/P | Boat Repair and Servicing The following are separately classified and rated: A. Boat Building B. Boat Storage and Moorage C. Boat Rentals D. Boat Sales <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 1190 | 3 | 2 | 545* | 0949/R | Boat Storage and Moorage (HO) <ul style="list-style-type: none"> Includes slip or dock rental The following are separately classified and rated: A. Boat Repairing/Servicing B. Boat Rentals |
| 6850 | 2 | 2 | 440* | 0304/S | Bolt, Nut, Rivet, Screw, or Washer - Mfg (HO) <ul style="list-style-type: none"> Metal extraction is separately classified and rated |
| 4809 | 1 | 1 | 635 | 0422/S | Bookbinding - Service |
| 0567 | 1 | 1 | 579* | 0654/R | Bookbinding and Printing Supplies - Retail |
| 0567 | 1 | 1 | 478* | 0847/R | Bookbinding and Printing Supplies - Wholesale |
| 0567 | 2 | 1 | 579* | 0653/S | Book Store - Retail |
| 0567 | 2 | 1 | 478* | 0846/S | Book Store - Wholesale |
| * | 1 | 1 | 974 | 0608/E | Boroughs, Townships and Municipalities up to 2,500 population (HO) <ul style="list-style-type: none"> Refer to Governmental Subdivisions for applicable forms |
| * | 1 | 1 | 973 | 0635/E | Boroughs, Townships and Municipalities over 2,500 population (HO) <ul style="list-style-type: none"> Refer to Governmental Subdivisions for applicable forms |
| 6009 | 1 | 1 | 439* | 0309/S | Bottle & Jar Mfg - glass not for under pressure (HO) |
| 5500 | 1 | 1 | 439* | 0310/S | Bottle & Jar Mfg - plastic, not returnable (auto sprinkler system required) (HO) |
| 2350 | 1 | 4 | 419* | 0308/R | Bottling With Electronic Eye - All Kinds except Spirituous Liquors (HO) |
| 2350 | 1 | 4 | 419* | 0371/R | Bottling Without Electronic Eye - All Kinds except Spirituous Liquors (HO) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0841 | 3 | 3 | 669* | 0112/S | Bowling Lanes (HO) <ul style="list-style-type: none"> Automatic Sprinkler System REQUIRED The following are separately classified and rated: <ul style="list-style-type: none"> A. Restaurants B. Refreshment Stands C. Retail operations such as the sale of bowling balls, shirts, gloves, shoes, etc |
| 6009 | 1 | 1 | 439* | 0311/S | Brick Mfg (HO) |
| 0520 | 4 | 2 | 539* | 0655/S | Bridal Shop - Including Alterations - Retail |
| 0520 | 4 | 2 | 475* | 0848/S | Bridal Shop - Including Alterations - Wholesale |
| 0567 | 1 | 1 | 211 | 0245/P | Building Cleaning - Outside Surfaces (no sandblasting) (HO) |
| 0567 | 1 | 1 | 211 | 0246/P | Building Equipment - Installation, Service and Repair (HO) The following are separately classified and rated: <ul style="list-style-type: none"> A. Solar Energy Contractors (all work including heating, cooling and power generation. B. Sales of Solar Heating/Energy Equipment |
| 0567 | 1 | 1 | 635 | 0749/P | Building Maintenance - Interior (including waxing) (exterior window cleaning is excluded) (HO) |
| 0567 | 1 | 2 | 529* | 0511/R | Building Materials Dealer - Not Lumber Yards (HO) <ul style="list-style-type: none"> This classification includes incidental lumber yard operations Exclude E.F.I.S. – use endorsement CG2186 The following are separately classified and rated: <ul style="list-style-type: none"> A. Renting of Equipment B. Installation Work C. Home Improvement Stores D. Wrecking E. Salvage Operations F. Sales of Solar Heating/Energy Equipment |
| 0563 | 2 | 1 | 585* | 0747/P | Burial Service - Grave Digging (XCU) |
| | | | | X747/P | Increased Hazard for Explosion # |
| | | | | C747/P | Increased Hazard for Collapse # |
| | | | | U747/P | Increased Hazard for Underground Operations # |
| 0567 | 2 | 1 | 579* | 0951/S | Business Machines Sales and Service - Retail |
| 0567 | 2 | 1 | 494* | 0804/S | Business Machines Sales and Service - Wholesale |
| 0532 | 2 | 2 | 519* | 0560/S | Butcher Shop - No Animal Slaughtering - Retail |
| 0532 | 1 | 2 | 469* | 0820/S | Butcher Shop - No Animal Slaughtering - Wholesale |
| 2059 | 1 | 1 | 519* | 0312/R | Butchering - Meat Processing (HO) |
| * | 1 | 1 | 449* | 0313/S | Button or Fasteners Mfg (HO) |
| 0564 | 2 | 1 | 525* | 0620/S | Cabinets - No Mfg. or Installation - Retail |
| 0564 | 2 | 1 | 476* | 0850/S | Cabinets - No Mfg. or Installation - Wholesale |
| 3959 | 2 | 1 | 426* | 0314/R | Cabinet Work Mfg. (full dust collection system required) (HO) |
| 0563 | 4 | 2 | 211 | 0772/P | Cable TV Installation (XCU) <ul style="list-style-type: none"> Includes installation of lines and equipment at the customer's premises No pole construction No pole to pole installation of main cable lines |
| | | | | X772/P | Increased Hazard for Explosion # |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| | | | | C772/P | Increased Hazard for Collapse # |
| | | | | U772/P | Increased Hazard for Underground Operations # |
| 0563 | 3 | 2 | 579* | 0625/S | Cake Decorating Equipment and Supplies - Retail |
| 0563 | 3 | 2 | 499* | 0851/S | Cake Decorating Equipment and Supplies - Wholesale |
| 0570 | 3 | 2 | 579* | 0656/S | Camera, Photo Equipment, and Precision Instruments - Retail <ul style="list-style-type: none"> Central station burglar alarm system required Includes incidental service and repair |
| 0570 | 3 | 2 | 499* | 0852/S | Camera, Photo Equipment, and Precision Instruments - Wholesale <ul style="list-style-type: none"> Central station burglar alarm system required Includes incidental service and repair |
| 0550 | 3 | 3 | 541* | 0467 | Camper or Travel Trailer Sales Agency - No repairs. If eligible, liability is covered under the Garage Policy. <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0922 | 3 | 3 | 589* | 0468 | Camper or Travel Trailer Sales Agency - Repairs. If eligible, liability is covered under the Garage Policy. <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0550 | 3 | 2 | 541* | 0458 | Camper, Recreational Vehicle Dealer (If eligible, liability is covered under the Garage Policy) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0845 | 1 | 1 | 669* | 0632/S | Campgrounds - No Travel Trailer Court - Travel Type (HO) <ul style="list-style-type: none"> Coverage does not apply to medical payments to campers nor to medical professional services - Use Endorsement UL-HH The following are separately classified and rated: <ul style="list-style-type: none"> A. Restaurants B. Saddle Animals C. Swimming Pools D. Bathing Beaches E. Mobile Home Parks F. Boats |
| 2200 | 1 | 1 | 419* | 0303/R | Candy or Confectionary Products Mfg. <ul style="list-style-type: none"> If products are sold principally in the insured's own retail store at the same location, classify and rate as Candy Or Confectionery Store |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0532 | 3 | 2 | 519* | 0657/S | Candy, Nut, and Confectionery Store - Retail |
| 0532 | 3 | 2 | 469* | 0853/S | Candy, Nut, and Confectionery Store - Wholesale |
| 2800 | 1 | 1 | 525* | 0317/R | Canvas Goods Mfg. - Shop Only (includes tents and awnings) |
| 0567 | 1 | 1 | 579* | 0902/S | Card/Stationery Shop (Greeting Cards) - Retail |
| 0567 | 1 | 1 | 499* | 0834/S | Card/Stationery Shop (Greeting Cards) - Wholesale |
| 0931 | 1 | 3 | 589* | 0745/R | Car Wash - NOC <ul style="list-style-type: none"> \$250 per claim PD deductible applies - Use Endorsement CG0300 To Include coverage for the operation of customer's autos on the insured's premises - Use CG2268 Include receipts from towel dispensers, vacuum cleaners, etc in the gross sales This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0931 | 1 | 3 | 589* | 0746/R | Car Wash Self Service <ul style="list-style-type: none"> applies to risks where customers physically wash their own vehicles \$250 per claim PD deductible applies - Use Endorsement CG0300 Include receipts from towel dispensers, vacuum cleaners, etc in the gross sales This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0702 | 1 | 1 | 635 | 0409/A | Career and Vocational Consulting Office |
| 0567 | 1 | 1 | 211 | 0204/P | Carpentry Contractor - NOC - General Remodeling - Includes Door or Sash Erection <ul style="list-style-type: none"> Spray painting deductible may apply - Use Endorsement UL-BU) Exclude E.F.I.S. – use endorsement CG2186 The following are separately classified and rated: <ol style="list-style-type: none"> Solar Energy Contractors (all work including heating, cooling and power generation. Sales of Solar Heating/Energy Equipment |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| 0567 | 1 | 1 | 211 | 0201/P | Carpentry Contractor - Primarily Inside <ul style="list-style-type: none"> Includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location Spray painting deductible may apply - Use Endorsement UL-BU Exclude E.F.I.S. – use endorsement CG2186 |
| 0567 | 1 | 1 | 211 | 0202/P | Carpentry Contractor - Primarily Outside (XCU) <ul style="list-style-type: none"> Construction of residential properties not exceeding three stories in height Includes construction of private garages in connection with such residential properties E.F.I.S. Exclusion applies – use endorsement CG2186 The following are separately classified and rated: A. Solar Energy Contractors (all work including heating, cooling and power generation. B. Sales of Solar Heating/Energy Equipment |
| | | | | X202/P | Increased Hazard for Explosion # |
| | | | | C202/P | Increased Hazard for Collapse # |
| | | | | U202/P | Increased Hazard for Underground Operations # |
| 3959 | 1 | 1 | 426* | 0203/P | Carpentry Contractor -Shop Only The following shall be separately classified and rated: A. Cabinet Mfg B. Lumberyards C. Building materials dealers D. Home improvement stores |
| 0567 | 2 | 1 | 211 | 0757/P | Carpet Installation - Contractor |
| 0520 | 2 | 1 | 525* | 0513/S | Carpet, Rug and Floor Covering Sales - No Installation By Insured - Retail |
| 0520 | 2 | 1 | 471* | 0805/S | Carpet, Rug and Floor Covering Sales - No Installation By Insured - Wholesale |
| 0567 | 1 | 1 | 581* | 0711/P | Carpet, Rug and Upholstery Cleaning on Customer's Premises |
| 0912 | 2 | 1 | 581* | 0710/R | Carpet, Rug and Upholstery Cleaning - Shop Only |
| 0567 | 3 | 2 | 579* | 0587/S | Catalog Sales Store |
| 0542 | 3 | 2 | 551* | 0754/R | Caterer <ul style="list-style-type: none"> Applies to risks serving food away from the insured's premises only Separately rate concessionaires selling beverages or food at exhibitions, parks, shows, sports contests or theaters |
| 0567 | 1 | 1 | 211 | 0247/P | Ceiling or Wall Panel Installation - Metal <ul style="list-style-type: none"> If not metal, classify and rate as Drywall or Carpentry Exclude E.F.I.S. – use endorsement CG2186 |
| 0567 | 1 | 1 | 211 | 0248/P | Cement or Concrete Finishing or Surfacing <ul style="list-style-type: none"> Exclude E.F.I.S. – use endorsement CG2186 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 1070 | 1 | 1 | 873 | 0692/B | Cemetery# <ul style="list-style-type: none"> Includes all buildings on the property other than mausoleums owned and operated by the cemetery Professional Liability available by Endorsement UL-JS The following are separately classified and rated: A. Mausoleums Owned or Operated by the Cemetery B. Crematory Operations C. Use UL-QT to Exclude A. and/or B. |
| 0567 | 1 | 1 | 579* | 0588/S | Ceramics and Pottery Shop - Including Classes - Retail |
| 0567 | 1 | 1 | 499* | 0807/S | Ceramics and Pottery Shop - Including Classes - Wholesale |
| 0702 | 1 | 1 | 681 | 0414/A | Chamber of Commerce - Office <ul style="list-style-type: none"> Exclude coverage for all operations conducted away from the office - Use Endorsement UL-QT Use CG2144 to limit coverage to the office premises only |
| 0532 | 1 | 4 | 512* | 0521/S | Cheese and Sausage Specialty Shop - Not Serving Food or Beverages for Consumption on Premises |
| 0542 | 1 | 4 | 512* | 0557/S | Cheese and Sausage Specialty Shop - Serving Food or Beverages for Consumption on Premises |
| 0567 | 1 | 1 | 579* | 0659/S | China, Glass, and Earthenware - Retail |
| 0567 | 1 | 1 | 489* | 0854/S | China, Glass, and Earthenware - Wholesale |
| 0900 | 1 | 3 | 682 | 0604/A | Church <ul style="list-style-type: none"> Church members are included as additional insureds - Use Endorsement CG2022 Burial sites located in the same premises are included at no additional charge Add CG2101 Exclusion – Athletic or Sports Participants to exclude BI for participants in sports/game activities sponsored by the insured. The following are separately classified and rated: A. Camps B. Private dwelling residences – if occupied full-time and used exclusively for residential purposes by clergy or other religious members and their families should be rated as Parsonages. Rate as Dwelling if it does not follow the above stipulation. |
| 6009 | 2 | 1 | 439* | 0349/R | Clay, Ceramic and Pottery Products Mfg. The following are separately classified and rated: A. Clay or Shale Digging B. Sand Digging The following are not eligible: A. Mining B. Quarrying |
| 6210 | 1 | 1 | 121 | 0269/P | Clay or Shale Digging (HO) <ul style="list-style-type: none"> Includes milling and preparing of clay and shale The following are separately classified and rated: A. Canal, sewer or cellar excavation B. Underground mining |
| 0567 | 1 | 1 | 579* | 0450/S | Cleaning Supply Store - Sales Only - Retail |
| 0567 | 1 | 1 | 481* | 0810/S | Cleaning Supply Store - Sales Only - Wholesale |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 3 | 2 | 589* | 0660/S | Clock Store - Including Repairs - Retail |
| 0567 | 3 | 2 | 498* | 0855/S | Clock Store - Including Repairs - Wholesale |
| 3009 | 3 | 2 | 425* | 0319/R | Clothing Mfg. (HO) |
| 0520 | 4 | 2 | 539* | 0661/S | Clothing Store - Men, Ladies and Children - Retail <ul style="list-style-type: none"> • Including alterations • If professional services such as body piercing, or any other therapeutic or cosmetic services performed on the premises, use Exclusion CG2245 • No sales of secondhand merchandise |
| 0520 | 4 | 2 | 475* | 0856/S | Clothing Store - Men, Ladies and Children - Wholesale <ul style="list-style-type: none"> • Including alterations • If professional services such as body piercing, or any other therapeutic or cosmetic services performed on the premises, use Exclusion CG2245 • No sales of secondhand merchandise |
| 0757 | 3 | 2 | 683 | 0622/H | Club - Civic, Fraternal, Luncheon and Service-Not Serving Food or Beverages for Consumption on the Premises (rating base is per member) <ul style="list-style-type: none"> • No building owned or leased, except for office purposes • Applies to clubs/organizations such as business and professional organizations, Professional Insurance Women, Professional Claims Association, Rotary, Kiwanis, Sororities, Fraternities • Includes clubs which hire or rent premises only for specified days for meeting purposes • Includes club members as additional insureds - Use Endorsement CG2002 |
| 0755 | 3 | 2 | 661 | 0624/H | Club - Civic, Fraternal, Luncheon and Service-Serving Food or Beverages for Consumption on the Premises (rating base is per member) (HO) <ul style="list-style-type: none"> • No building owned or leased, except for office purposes • Applies to clubs/organizations such as business and professional organizations, Professional Insurance Women, Professional Claims Association, Rotary, Kiwanis, Sororities, Fraternities • Includes clubs which hire or rent premises only for specified days for meeting purposes • Includes club members as additional insureds - Use Endorsement CG2002 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0755 | 3 | 4 | 661 | 0683/N | <p>Club - Country and Golf - With Commercial Cooking (HO)</p> <ul style="list-style-type: none"> • Rating base is per round • Includes golf carts <p>Endorsements available:</p> <p>A. Golf Course Enhancement Endorsement UL-OD</p> <p>B. Increased coverage - Mobile Equipment Endorsement UL-OE</p> <p>C. Increased coverage - Bridges, Roads, etc. Endorsement UL-OF</p> <p>D. Increased coverage - Greens, Tees, etc. Endorsement UL-OG</p> <p>E. Pesticide/Herbicide Applicators Coverage Endorsement CG2264, PA - CG2616, NC - CG0157</p> <ul style="list-style-type: none"> • Includes users of golf mobiles as additional insured – use endorsement CG2008 • Includes club members as additional insured – use endorsement CG2002 <p>The following are separately classified and rated:</p> <p>A. Pro Shop – sales of sporting goods</p> <p>B. Restaurant and refreshment stands</p> <p>C. Swimming Pools/Bathing Beaches</p> <p>D. Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application.</p> <p>E. Liquor Liability coverage available by endorsement CG2406 (HO)</p> |
| 0756 | 3 | 4 | 661 | 0684/N | <p>Club - Country and Golf - Without Commercial Cooking</p> <ul style="list-style-type: none"> • Rating base is per round • Includes golf carts <p>Endorsements available:</p> <p>A. Golf Course Enhancement Endorsement UL-OD</p> <p>B. Increased coverage - Mobile Equipment Endorsement UL-OE</p> <p>C. Increased coverage - Bridges, Roads, etc. Endorsement UL-OF</p> <p>D. Increased coverage - Greens, Tees, etc. Endorsement UL-OG</p> <p>E. Pesticide/Herbicide Applicators Coverage Endorsement CG2264, PA - CG2616, NC - CG0157</p> <ul style="list-style-type: none"> • Includes users of golf mobiles as additional insured – use endorsement CG2008 • Includes club members as additional insured – use endorsement CG2002 <p>The following are separately classified and rated:</p> <p>A. Pro Shop – sales of sporting goods</p> <p>B. Restaurant and refreshment stands</p> <p>C. Swimming Pools/Bathing Beaches</p> <p>D. Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application.</p> <p>E. Liquor Liability coverage available by endorsement CG2406 (HO)</p> |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0757 | 3 | 2 | 683 | 0607/A | Club - Social - NOC - Not Serving Food or Beverages for Consumption on the Premises <ul style="list-style-type: none"> • Having buildings or premises owned or leased • Includes club members as additional insured - Use Endorsement CG2002 The following are separately classified and rated: <ul style="list-style-type: none"> A. Camps B. Boats (other than owned canoes and rowboats) C. Saddle animals D. Skeet shooting or trap shooting ranges E. Stadiums, grandstands or bleachers F. Grounds in excess of 5 acres, as Vacant Land G. Swimming pools and bathing beaches H. Ski lifts or tows and toboggan slides I. Restaurants |
| 0757 | 3 | 2 | 661 | 0606/A | Club - Social - NOC - Serving Food or Beverages for Consumption on the Premises (HO) <ul style="list-style-type: none"> • Having buildings or premises owned or leased • Includes club members as additional insured - Use Endorsement CG2002 The following are separately classified and rated: <ul style="list-style-type: none"> A. Camps B. Boats (other than owned canoes and rowboats) C. Saddle animals D. Skeet shooting or trap shooting ranges E. Stadiums, grandstands or bleachers F. Grounds in excess of 5 acres, as Vacant Land G. Swimming pools and bathing beaches H. Ski lifts or tows and toboggan slides I. Restaurants |
| 0570 | 1 | 1 | 638* | 0517/R | Coal, Fuel Oil or Wood Dealer (HO) <ul style="list-style-type: none"> • Excludes injury or damage resulting from a failure to supply - Use Endorsement CG2250 |
| 0567 | 3 | 3 | 519* | 0636/S | Coffee, Tea, and Spices - Retail |
| 0567 | 3 | 3 | 469* | 0886/S | Coffee, Tea, and Spices - Wholesale |
| 1230 | 2 | 1 | 325 | 0762/S | Cold Storage Lockers (HO) |
| 0532 | 1 | 2 | 111 | 0827/S | Commercial Fish Hatchery - Wholesale (HO) |
| 0567 | 2 | 2 | 211 | 0265/P | Communication Equipment - Installation Industrial or Commercial (HO) <ul style="list-style-type: none"> • Including sales and storage • Household communication equipment, appliances are separately classified and rated • Not eligible: Outside Electrical Power Line Construction; Telephone, Telegraph or Cable TV Line Construction • Not eligible: Tower construction, erection, service or repair |
| 0844 | 3 | 2 | 681 | 0626/A | Community Center * |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0702 | 2 | 1 | 645 | 0755/P | Computer Consulting Including Programming and Web Design <ul style="list-style-type: none"> This classification applies to risks providing computer consulting services to others, including custom designed computer programs, web design, instruction or data retrieval services, on or off the insured's premises Computer instructions conducted at the insured's premises open to the general public for a fee should be classified and rated under an appropriate School classification Professional services are excluded – use CG2288 For premium computation, include the payroll of all employees |
| 0922 | 3 | 3 | 211 | 0740/P | Computer Installation <ul style="list-style-type: none"> Includes the installation, service and repair of computer hardware and software. |
| 0567 | 2 | 1 | 579* | 0662/S | Computer Sales and Service - Retail <ul style="list-style-type: none"> Central station burglar alarm system required Applies to risks which predominantly sell computers, computer accessories and computer related or peripheral products, including prepackaged software Includes installation, service, repair, or leasing of above items |
| 0567 | 2 | 1 | 494* | 0858/S | Computer Sales and Service - Wholesale <ul style="list-style-type: none"> Central station burglar alarm system required Applies to risks which predominantly sell computers, computer accessories and computer related or peripheral products, including prepackaged software Includes installation, service, repair, or leasing of above items |
| 0567 | 2 | 1 | 645 | 0888/P | Computer Service or Repair <ul style="list-style-type: none"> Sales of computers or computer related equipment should be separately classified. |
| 0702 | 3 | 2 | 645 | 0756/S | Computer Software Development <ul style="list-style-type: none"> Applies to risks engaged in creation and development of prepackaged, mass-marked computer software programs Includes the development of individual video games designed for use with a computer or television game system Software development for individual concerns, refer to Computer Consulting Service Including Programming and Web Design (Code 0755) Professional services are excluded – Use CG2288 |
| 0567 | 2 | 1 | 579* | 0637/S | Computer Software Sales - Retail (central station burglar alarm system required) |
| 0567 | 2 | 1 | 499* | 0857/S | Computer Software Sales - Wholesale (central station burglar alarm system required) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 1 | 1 | 211 | 0250/P | Concrete Construction <ul style="list-style-type: none"> Includes curbs, patios, and footings Includes foundations, making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus Exclude E.F.I.S. – use endorsement CG2186 The following requires HO approval and are separately classified and rated: <ul style="list-style-type: none"> A. Bridge and Elevated Highway Construction B. Caisson or Cofferdam Work C. Subway Construction D. Excavation and Sewer Work E. Pile Driving F. Tunneling G. Guniting |
| 6009 | 1 | 1 | 439* | 0321/R | Concrete or Plaster Products Mfg. (not structural) (HO) <ul style="list-style-type: none"> Exclude E.F.I.S. – use endorsement CG2186 |
| 6009 | 1 | 1 | 439* | 0249/S | Concrete - Mix in Transit (HO) <ul style="list-style-type: none"> Includes operations at the insured's permanent yard maintained for the storage of material or the storage and maintenance of equipment |
| * | 3 | 2 | 881 | 0157/A | Condominiums – Commercial - Association Risk - NOC <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 |
| * | 3 | 2 | 881 | 0158/A | Condominiums – Commercial - Association Risk - Shopping Center <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 |
| 0341 | 3 | 2 | 881 | 0149/U | Condominiums - Residential (with mercantile occupancy) 1-4 Units <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 The following are separately classified and rated: <ul style="list-style-type: none"> A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0341 | 3 | 2 | 881 | 0150/U | <p>Condominiums - Residential (with mercantile occupancy) 5-10 Units</p> <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 <p>The following are separately classified and rated:</p> <p>A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities</p> |
| 0342 | 3 | 2 | 881 | 0151/U | <p>Condominiums - Residential (with mercantile occupancy) 11-30 Units</p> <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 <p>The following are separately classified and rated:</p> <p>A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities</p> |
| 0343 | 3 | 2 | 881 | 0152/U | <p>Condominiums - Residential (with mercantile occupancy) Over 30 Units</p> <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 <p>The following are separately classified and rated:</p> <p>A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities</p> |
| 0331 | 3 | 2 | 881 | 0101/U | <p>Condominiums - Residential (without mercantile occupancy) 1-4 Units</p> <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 <p>The following are separately classified and rated:</p> <p>A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities</p> |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0331 | 3 | 2 | 881 | 0153/U | Condominiums - Residential (without mercantile occupancy) 5-10 Units <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 The following are separately classified and rated: <ul style="list-style-type: none"> A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities |
| 0332 | 3 | 2 | 881 | 0154/U | Condominiums - Residential (without mercantile occupancy) 11-30 Units <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 The following are separately classified and rated: <ul style="list-style-type: none"> A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities |
| 0333 | 3 | 2 | 881 | 0155/U | Condominiums - Residential (without mercantile occupancy) Over 30 Units <ul style="list-style-type: none"> Includes coverage for each unit owner for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owners' exclusive use or occupancy Includes unit owners as additional insureds - Use Endorsement CG2004 The following are separately classified and rated: <ul style="list-style-type: none"> A. Commercial Condominiums B. Swimming pools and bathing beaches C. Indoor parking D. Boat moorage facilities |
| 0567 | 2 | 1 | 491* | 0460/S | Construction Equipment Dealer (HO) <ul style="list-style-type: none"> Mobile type Installation, service and repair are separately classified and rated |
| 0567 | 2 | 1 | 211 | 0187/P | Contractor – Executive Supervisor |
| 0567 | 2 | 1 | 211 | 0186/P | Contractor – Permanent Yard |
| 0532 | 3 | 4 | 519* | 0499/S | Convenience Store - Up to 10,000 Sq. Ft. (HO) <ul style="list-style-type: none"> Includes commissions from lottery sales Operations open past midnight are not eligible Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0532 | 1 | 1 | 512* | 0638/S | Cookies – Retail |
| 0532 | 1 | 1 | 469* | 0859/S | Cookies - Wholesale (HO) |
| 0567 | 1 | 1 | 579* | 0663/S | Cosmetics, Perfume Store and Bath Shop - Retail <ul style="list-style-type: none"> No mixing or repackaging Includes stores with incidental application of products for demonstration purposes |
| 0567 | 1 | 1 | 483* | 0860/S | Cosmetics and Perfumes Store -Wholesale <ul style="list-style-type: none"> No mixing or repackaging Includes stores with incidental application of products for demonstration purposes |
| 0702 | 1 | 1 | 635 | 0403/P | Court Reporting Stenography Service - Office |
| 0567 | 1 | 1 | 579* | 0664/S | Crafts and Arts Store - Including Artists Supplies and Classes- Retail |
| 0567 | 1 | 1 | 499* | 0861/S | Crafts and Arts Store - Including Artists Supplies and Classes-Wholesale |
| 2000 | 1 | 4 | 419* | 0322/R | Creamery or Dairy Products Mfg. (retail stores to be separately rated) (HO) |
| 0702 | 1 | 1 | 611* | 0410/A | Credit Collection Agency - Office <ul style="list-style-type: none"> Not eligible if office includes outside collections |
| 0921 | 1 | 1 | 585* | 0633/S | Crematories ** (HO) <ul style="list-style-type: none"> Professional Liability Excluded – Use endorsement CG2156 Professional Liability Available- use endorsement UL-JS The following are separately classified and rated: A. Funeral Homes B. Chapels |
| 2000 | 1 | 4 | 419* | 0322/R | Dairy Products Mfg. (retail stores to be separately rated) (HO) |
| 0532 | 1 | 4 | 512* | 0521/S | Dairy Products Store - Not Serving Food or Beverages for Consumption on Premises |
| 0542 | 1 | 4 | 512* | 0557/S | Dairy Products Store - Serving Food or Beverages for Consumption on Premises |
| 1052 | 2 | 1 | 952 | 0628/H | Day Care Center (HO) # <ul style="list-style-type: none"> Medical payments do not apply to attendees - Use Endorsement CG2240 Sexual molestation excluded - Use Endorsement CG2146, IL - UL-EFIL Use School Endorsement CG2271 Available: Sexual misconduct - reimbursement for Legal Defense Expense - Use Endorsement UL-LQ - Application required Rating base is per child Adult Day Care - to exclude medical payments to any person in the insured's care - Use Endorsement CG2287 |
| 0567 | 2 | 2 | 211 | 0270/P | Debris Removal - Construction Sites <ul style="list-style-type: none"> Applies to those risks solely engaged in the removal of debris in connection with construction or erection Salvage operations are separately classified and rated and require HO approval |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0532 | 3 | 4 | 519* | 0522/S | Delicatessen - Not Serving Food or Beverages for Consumption on Premises <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0542 | 3 | 4 | 519* | 0579/S | Delicatessen - Serving Food or Beverages for Consumption on Premises <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application Liquor Liability coverage available by endorsement CG2406 (HO) |
| 0921 | 3 | 2 | 671 | 0324/R | Dental Laboratory - Office <ul style="list-style-type: none"> Dental Offices shall be separately classified and rated as Medical Offices - (Code 0416) Rate base is receipts - Office Class based on square feet area |
| 0702 | 1 | 1 | 635 | 0404/R | Desktop Publishing – Office <ul style="list-style-type: none"> Exclude Personal and Advertising Injury – use endorsement CG2138 |
| 0563 | 1 | 2 | 321 | 0251/P | Dirt, Mulch or Sludge Hauling - Including Spreading (HO) |
| 0567 | 3 | 3 | 499* | 0808/S | Distributor - Food or Beverages - NOC <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0567 | 3 | 3 | 499* | 0831/S | Distributor - No Food or Beverages - Domestic product - NOC |
| 0567 | 2 | 2 | 499* | 0832/S | Distributor - No Food or Beverages - Supplies and Light Equipment - NOC |
| * | 1 | 1 | 449* | 0316/S | Door or Window - Mfg (including frame, sash, molding, and/or trim) (HO) |
| 0567 | 1 | 1 | 449* | 0266/P | Door, Window, or Assembled Millwork Installation - Metal (not metal, rate as Carpentry) <ul style="list-style-type: none"> Exclude E.F.I.S. – use endorsement CG2186 |
| 0702 | 2 | 1 | 635 | 0784/P | Draftsmen <ul style="list-style-type: none"> Applies to employed draftsmen whose duties are strictly limited to office work only Engineers and Architects are separately classified and rated (Code 0712) |
| 0520 | 2 | 1 | 521* | 0527/S | Drapery Store - Retail |
| 0520 | 1 | 1 | 471* | 0811/S | Drapery Store - Wholesale |
| 6210 | 1 | 1 | 121 | 0234/P | Drilling - Water Only (NPD) (HO) <ul style="list-style-type: none"> Oil or gas well drilling are not eligible |
| 0567 | 1 | 1 | 211 | 0253/P | Driveway or Sidewalk Construction The following are separately classified and rated: A. Clearing of Right-of-Way B. Earth or Rock Excavation C. Filling or Grading of Land |
| 0567 | 1 | 1 | 211 | 0252/P | Driveway Sealing |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0562 | 3 | 4 | 561* | 0526/S | Drug Store <ul style="list-style-type: none"> Professional Liability Coverage available by Endorsement UL-AB Includes commissions from lottery sales Central Station Burglar Alarm System Required Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0562 | 3 | 2 | 483* | 0806/S | Druggist Supply House - Wholesale (HO) <ul style="list-style-type: none"> Excludes Products/Completed Operations - Use CG2104 Central Station Burglar Alarm System Required |
| 0911 | 1 | 4 | 581* | 0713/S | Dry Cleaners - Not Coin Operated (no fur storage: not exceeding 15,000 sq. ft.) |
| 0520 | 1 | 4 | 581* | 0748/S | Dry Cleaning Receiving Station - No Laundering or Cleaning on the Premises (no fur storage) |
| 0520 | 2 | 1 | 521* | 0527/S | Dry Goods Store - Includes Fabrics, Draperies, Yarn, Bath, Blankets and Bedspreads - Retail |
| 0520 | 1 | 1 | 471* | 0811/S | Dry Goods Store - Includes Fabrics, Draperies, Yarn, Bath, Blankets and Bedspreads - Wholesale |
| 0567 | 1 | 1 | 211 | 0254/P | Drywall or Wallboard Installation (HO) <ul style="list-style-type: none"> Exclude E.F.I.S. – use endorsement CG2186 |
| 0921 | 1 | 1 | 635 | 0736/R | Duplicating and Photocopying <ul style="list-style-type: none"> Photo Finishing Labs separately classified and rated |
| 0199 | 1 | 1 | 880 | D919/H | Dwelling - 1 Family (HO) |
| 0199 | 1 | 1 | 880 | D920/H | Dwelling - 2 Family (HO) |
| 0199 | 1 | 1 | 880 | D105/H | Dwelling - 3 Family (HO) |
| 0199 | 1 | 1 | 880 | D107/H | Dwelling - 4 Family (HO) |
| 0702 | 1 | 1 | 952 | 0423/A | Educational Consultant - No Training - Office <ul style="list-style-type: none"> Excludes Professional Liability |
| 6900 | 2 | 2 | 446* | 0318/S | Electrical Amplifying Equipment - Mfg (HO) |
| 0922 | 3 | 3 | 211 | 0267/P | Electrical Apparatus Installation, Service, or Repair (no power line construction) <p>The following are separately classified and rated:</p> <p>A. Solar Energy Contractors (all including heating, cooling and power generation.)</p> <p>B. Sales of Solar Heating/Energy Equipment</p> |
| 0922 | 3 | 2 | 589* | 0766/P | Electric Appliance Repair or Installation |
| 0563 | 3 | 2 | 529* | 0492/S | Electrical Supplies - Retail |
| 0563 | 3 | 2 | 529* | 0812/S | Electrical Supplies - Wholesale <p>The following are separately classified and rated:</p> <p>A. Sales of Solar Heating/Energy Equipment</p> |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| 0563 | 4 | 2 | 211 | 0207/P | Electrical Wiring Contractor - Within Buildings <ul style="list-style-type: none"> • Installation of alarms except wiring rated separately • Work on airport runways, traffic lights and nuclear plants is ineligible The following are separately classified and rated: A. Solar Energy Contractors (all work including heating, cooling and power generation.) B. Sales of Solar Heating/Energy Equipment |
| 6900 | 3 | 2 | 496* | 0326/R | Electronic Component Mfg. (HO) <ul style="list-style-type: none"> • Includes the manufacturing of resistors, condensers, inductors or chokes, diodes, transistors, microchips, thermostats, printed circuits and potentiometers (No aerospace or aircraft parts) • Not intended for electrical parts and accessories mfg. |
| 0702 | 2 | 1 | 645 | 0755/P | Electronic Data Processing Operations <ul style="list-style-type: none"> • Excludes Professional Liability |
| 0563 | 3 | 2 | 525* | 0640/S | Electronics - Retail <ul style="list-style-type: none"> • Central station burglar alarm system required • Applies to stores which carry a variety of electronic products, such as audio, video, communication-related products (wire or wireless telephones or pagers), camcorders, auto-focus cameras or electronic calculators, data or information organizers or language related electronic devices, but not major household appliances • Electronics stores which also carry major household appliances are classified and rated as Appliance Store - Sales and Service - Retail (Code 0568) |
| 0563 | 3 | 2 | 496* | 0885/S | Electronics - Wholesale <ul style="list-style-type: none"> • Central station burglar alarm system required • Applies to stores which carry a variety of electronic products, such as audio, video, communication-related products (wire or wireless telephones or pagers), camcorders, auto-focus cameras or electronic calculators, data or information organizers or language related electronic devices, but not major household appliances • Electronics Stores which also carry major household appliances are classified and rated as Appliance - Household Stores - Sales and Service - Wholesale (Code 0802) |
| 6850 | 2 | 1 | 440* | 0375/R | Electroplating (HO) |
| 0702 | 1 | 1 | 635 | 0411/A | Employment Agency - Office <ul style="list-style-type: none"> • Personal and advertising injury are excluded - Use Endorsement CG2138 • This classification does not apply to agencies which furnish workers to others and maintain an employer-employee relationship with those workers. These agencies are not eligible |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0702 | 2 | 1 | 635 | 0716/P | Engineer - Office - N.P.D. ** <ul style="list-style-type: none"> Excludes Professional Liability Coverage – use endorsement CG2243 Applies to risks in the business of providing architectural or engineering consulting services but not engaged in actual construction Draftsmen are separately classified and rated (Code 0784) |
| 0922 | 2 | 1 | 428* | 0328/R | Engraving <ul style="list-style-type: none"> Includes the making of trophies and plaques |
| 0702 | 1 | 1 | 635 | 0113/P | Event, Party or Wedding Planners <ul style="list-style-type: none"> Applies to planners of small events, parties or weddings with expected attendance 500 or less guests Not Music Concerts, Political Rallies, Religious Rallies, etc. Not intended for bleacher set-up and large stages No special effects such as fireworks, smoke |
| 0563 | 1 | 1 | 211 | 0208/P | Excavation Contractor (XCU) (HO) # <ul style="list-style-type: none"> Includes borrowing, filling, and backfilling |
| | | | | X208/P | Increased Hazard for Explosion # |
| | | | | C208/P | Increased Hazard for Collapse # |
| | | | | U208/P | Increased Hazard for Underground Operations # |
| * | 1 | 1 | 449* | 0320/S | Eye Glass Lens - Mfg. <ul style="list-style-type: none"> Includes incidental frame manufacturing The following are separately classified and rated: A. Contact Lens Manufacturing B. Optical Goods Manufacturing |
| 0520 | 2 | 1 | 521* | 0527/S | Fabric Store - Retail |
| 0520 | 1 | 1 | 471* | 0811/S | Fabric Store - Wholesale |
| 6810 | 1 | 1 | 440* | 0372/R | Fabricating Iron or Steel Mfg. (shop only) (HO) |
| 0933 | 3 | 2 | 529* | 0529/R | Farm Machinery Dealer (HO) <p>The following shall be separately classified and rated:</p> A. Installation, Service or Repair - Code 0715 B. Leasing/Renting of Machinery or Equipment |
| 0567 | 2 | 1 | 529* | 0715/P | Farm Machinery Erection or Repair (HO) |
| 0567 | 2 | 1 | 211 | 0237/P | Fence Erection and Installation <ul style="list-style-type: none"> Applies to risks that only install or erect fences Risks that sell fences to the general public are classified and rated as Fence Sales (Code 0590) |
| 0567 | 1 | 1 | 529* | 0590/R | Fence Sales-including Installation or Erection |
| 0570 | 2 | 1 | 211 | 0255/S | Fertilizer Application/Lawn Spraying (HO) <ul style="list-style-type: none"> If Products Coverage provided, this class includes misdelivery of liquid products - Use Form CG2266 |
| 0570 | 3 | 2 | 635 | 0461/S | Film Developing/Finishing Store (including incidental lab on premises) |
| 0922 | 1 | 1 | 490* | 0268/P | Fire Extinguisher - Service, Refilling or Testing including Sales (HO) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 1070 | 2 | 1 | 681 | 0718/A | Fire Department - Not Serving Food or Beverages for Consumption on Premises <ul style="list-style-type: none"> • Applies to firehouses and firefighters • Fire company E&O available by Endorsement UL-EA, UL-EAIL, UL-EANC, UL-EANY • Excludes BI or MP to any volunteer workers including firefighters, whether or not a member of insured's organization, while in the course of their duties - Use Endorsement CG2256, NY CG0166 • Includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional Services Excluded – use endorsement CG2244 |
| 1070 | 2 | 1 | 681 | 0717/A | Fire Department - Serving Food or Beverages for Consumption on Premises (HO) <ul style="list-style-type: none"> • Applies to firehouses and firefighters • Fire company E&O available by Endorsement UL-EA, UL-EAIL, UL-EANC, UL-EANY • Excludes BI or MP to any volunteer workers including firefighters, whether or not a member of insured's organization, while in the course of their duties - Use Endorsement CG2256, NY - CG0166 • Includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional Services Excluded – use endorsement CG2244 |
| 0532 | 2 | 2 | 519* | 0591/S | Fish and Seafood Store - Retail |
| 0532 | 1 | 2 | 469* | 0819/S | Fish and Seafood Store - Wholesale |
| 0567 | 2 | 1 | 211 | 0757/P | Floor Coverings Installation - Contractor |
| 0570 | 1 | 1 | 579* | 0532/S | Florist Shop - Excluding Cultivating or Gardening Operations (see also Nursery - Garden ; include florists & nurserymen endorsement UL-EH) - Retail |
| 0580 | 1 | 1 | 499* | 0813/S | Florist Shop - Excluding Cultivating or Gardening Operations (see also Nursery - Garden ; include florists & nurserymen endorsement UL-EH) - Wholesale |
| 2250 | 1 | 1 | 419* | 0329/R | Food Products Mfg. (HO) <ul style="list-style-type: none"> • Including canneries, fruit or vegetable packaging house • Does not apply to meat, fish, seafood, or poultry processing |
| 0532 | 3 | 4 | 579* | 0465/S | Food Stand - Seasonal (NOC) (HO) |
| 0520 | 4 | 2 | 585* | 0665/S | Formal Wear/Tuxedo Shop - Retail |
| 0520 | 4 | 2 | 475* | 0864/S | Formal Wear/Tuxedo Shop - Wholesale |
| 0570 | 1 | 1 | 579* | 0452/S | Framing Shop - Picture Frames - including retail sales of prints/posters |
| 0532 | 1 | 1 | 469* | 0841/S | Frozen Food Distributors (HO) <ul style="list-style-type: none"> • Does not apply to meat, fish, seafood, or poultry distributors |
| 0532 | 2 | 2 | 469* | 0815/S | Fruit and Vegetable Store or Market including Roadside Stands - Wholesale (HO) |
| * | 2 | 2 | 469* | 0323/S | Fruit or Vegetable Juice Mfg - Bottling (non-carbonated) (HO) |
| 0570 | 1 | 1 | 638 | 0517/R | Fuel Dealer-Wood or Coal (HO) CG2250 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0923 | 1 | 1 | 585* | 0849/R | Funeral Homes – With Crematories (Professional Liability available by Endorsement UL-AC) |
| 0923 | 1 | 1 | 585* | 0889/R | Funeral Homes – Without Crematories (Professional Liability available by Endorsement UL-AC) |
| 0567 | 1 | 1 | 211 | 0720/P | Furniture Cleaning or Polishing on Customer's Premises |
| 0564 | 2 | 1 | 211 | 0751/P | Furniture or Fixtures Installation in Office or Store - Portable |
| 3959 | 2 | 1 | 426* | 0331/R | Furniture - Mfg (no steps, stools, or ladder mfg.; if wood or plastic must have full dust collection system/sprinkler) (HO) |
| 0564 | 2 | 1 | 525* | 0534/S | Furniture Store - Incl. House Furnishings and Installation - Retail (furniture repair rated separately) <ul style="list-style-type: none"> No sales of secondhand merchandise |
| 0564 | 2 | 1 | 476* | 0809/S | Furniture Store - Incl. House Furnishings and Installation - Wholesale <ul style="list-style-type: none"> No sales of secondhand merchandise |
| 0922 | 2 | 1 | 585* | 0785/R | Furniture Stripping or Refinishing (HO) |
| 6850 | 4 | 4 | 440* | 0271/S | Galvanizing or Tinning (HO) |
| 0567 | 2 | 1 | 579* | 0537/R | Gardening or Light Farming Supplies - Including Incidental Repairs and Sharpening (no rentals) - Retail |
| 0567 | 2 | 1 | 499* | 0816/R | Gardening or Light Farming Supplies - Including Incidental Repairs and Sharpening (no rentals) - Wholesale |
| 9999 | 2 | 3 | 589* | 0924/G | Gasoline Sales - Self-Service Pumps (rate other retail and service operations separately) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option |
| 0565 | 4 | 4 | 448* | 0272/S | Gemstone Cutting/Polishing <ul style="list-style-type: none"> No theft coverage - Use Endorsement UL-KE |
| 0567 | 2 | 4 | 521* | 0539/S | General Store - Country Type <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0567 | 1 | 1 | 579* | 0666/S | Gift Shop - Including Glass - Retail |
| 0567 | 1 | 1 | 579* | 0865/S | Gift Shop - Including Glass - Wholesale |
| 0567 | 1 | 1 | 529* | 0231/R | Glaziers and Glass Shops <ul style="list-style-type: none"> Includes Bending, Grinding, Beveling or Silvering of Plate Glass Exclude E.F.I.S. – use endorsement CG2186 |
| 0844 | 3 | 3 | 661 | 0623/S | Golf Course - Miniature |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0756 | 3 | 4 | 661 | 0682/N | <p>Golf Courses - Municipal or Public</p> <ul style="list-style-type: none"> Includes Driving Ranges operated in conjunction with Not golf or country clubs Rating base is per round Includes golf carts Includes additional insured - Users of Golf mobiles Endorsement CG2008 <p>Endorsements available:</p> <p>A. Golf Course Enhancement UL-OD</p> <p>B. Increased coverage - Mobile Equipment Endorsement UL-OE</p> <p>C. Increased coverage - Bridges, Roads, etc. Endorsement UL-OF</p> <p>D. Increased coverage - Greens, Tees, etc. Endorsement UL-OG</p> <p>E. Herbicide/Pesticide Applicators' Coverage Endorsement CG2264, PA - CG2616, NC - CG0157</p> <p>The following are separately classified and rated:</p> <p>A. Pro Shop</p> <p>B. Restaurant</p> <p>C. Swimming Pools/Bathing Beaches</p> <p>D. Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application.</p> <p>E. Liquor Liability coverage available by endorsement CG2406 (HO)</p> |
| NA | 2 | 3 | 647 | 0934/S | <p>Golf mobiles - Loaned or Rented to Others #</p> <ul style="list-style-type: none"> Users of golf mobiles are included as additional insureds - Use additional insured - Users Of Golf mobiles Endorsement CG2008 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| * | 1 | 1 | 974 | 0608/E | <p>Government Subdivision up to 2,500 population (HO)</p> <ul style="list-style-type: none"> Exclude Medical Payments - Use CG2135 Applies to all premises and operations exposures except the following exposures are separately classified and rated: <ul style="list-style-type: none"> A. Amusement Parks B. Exhibition or Convention Buildings (Including Arenas and Auditoriums) C. Dams, Levees or Dikes - Existence Hazard D. Golf Courses E. Housing Projects - e.g. Urban Development and Public Housing F. Lake or Reservoirs - Existence Hazard G. Medical Care Facilities and Service - e.g. Hospitals, Clinics, and Sanitariums H. Penal Institutions, Jails - e.g. Correctional Institutions I. Schools or Colleges J. Ski Facilities K. Stadiums, Bleachers, or Grandstands with total seating capacity in excess of 5,000 L. Streets, Roads, Highways, or Bridges - Existence Hazard and Maintenance Hazard M. Street, Road, Highway, or Bridge Construction N. Transportation Systems, Facilities and Services including Airports, Bus Systems, or other Mass Transit Facilities such as Subways and Aircraft O. Utilities - Electric, Gas, Water, Steam P. Wharves, Piers, Docks, Marinas and Watercraft Q. Zoos Elected or Appointed Officials are included as additional insureds - vehicles designed for use on public roads shall be considered Autos - (Included in UL-DK) Use UL-DK - Governmental Subdivisions (Insuring agreement and additional exclusions) Includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services excluded- use endorsement (exclusion is contained in endorsement UL-DK) Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use endorsement CG2256 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| * | 1 | 1 | 973 | 0635/E | <p>Government Subdivision over 2,500 population (HO)</p> <ul style="list-style-type: none"> Exclude Medical Payments - Use CG2135 Applies to all premises and operations exposures except the following exposures are separately classified and rated: <ul style="list-style-type: none"> A. Amusement Parks B. Exhibition or Convention Buildings (Including Arenas and Auditoriums) C. Dams, Levees or Dikes - Existence Hazard D. Golf Courses E. Housing Projects - e.g. Urban Development and Public Housing F. Lake or Reservoirs - Existence Hazard G. Medical Care Facilities and Service - e.g. Hospitals, Clinics, and Sanitariums H. Penal Institutions, Jails - e.g. Correctional Institutions I. Schools or Colleges J. Ski Facilities K. Stadiums, Bleachers, or Grandstands with total seating capacity in excess of 5,000 L. Streets, Roads, Highways, or Bridges - Existence Hazard and Maintenance Hazard M. Street, Road, Highway, or Bridge Construction N. Transportation Systems, Facilities and Services including Airports, Bus Systems, or other Mass Transit Facilities such as Subways and Aircraft O. Utilities - Electric, Gas, Water, Steam P. Wharves, Piers, Docks, Marinas and Watercraft Q. Zoos Elected or Appointed Officials are included as additional insureds - vehicles designed for use on public roads shall be considered Autos - (Included in UL-DK) Use UL-DK - Governmental Subdivisions (Insuring agreement and additional exclusions) Includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services excluded- use endorsement (exclusion is contained in endorsement UL-DK) Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use endorsement CG2256 |
| 0563 | 2 | 1 | 211 | 0284/P | <p>Grading Contractor - (XCU)</p> <ul style="list-style-type: none"> Includes burrowing, filling, or backfilling <p>The following are separately classified and rated:</p> <ul style="list-style-type: none"> A. Excavation of Canals or Cellars B. Landscaping C. Street or Road Construction D. Tunneling |
| | | | | X284/P | Increased Hazard for Explosion # |
| | | | | C284/P | Increased Hazard for Collapse # |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| | | | | U284/P | Increased Hazard for Underground Operations # |
| 4809 | 1 | 1 | 635 | 0759/R | Graphic Artist |
| * | 1 | 1 | 111 | 0273/P | Greenhouse Erection (HO) |
| 0532 | 3 | 4 | 519* | 0499/S | Grocery Store- Up to 10,000 Sq. Ft. <ul style="list-style-type: none"> Includes commissions from lottery sales For operations open past midnight, contact home office Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0532 | 3 | 4 | 511* | 0449/S | Grocery Store - 10,001 to 15,000 Sq. Ft. <ul style="list-style-type: none"> Includes commissions from lottery sales For operations open past midnight, contact home office Over 15,000 Sq. Ft. - Classify as Supermarket (Code 0908) Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0843 | 4 | 5 | 669* | 0982/A | Hall - Rented to Others # <ul style="list-style-type: none"> This class does not apply to auditoriums, dance halls exhibition buildings, sport arenas or theaters Restaurants operated by the insured are separately classified and rated in appropriate restaurant class |
| 6850 | 2 | 1 | 440* | 0332/R | Hardware Mfg. - NOC (HO) |
| 0563 | 2 | 1 | 529* | 0544/S | Hardware Store - Retail <ul style="list-style-type: none"> Includes the incidental sales of home improvement products and building supplies other than lumber Installation, repair or other services performed for customers away from the insured's premises are classified and rated under an appropriate Contractor classification |
| 0563 | 2 | 1 | 490* | 0814/S | Hardware Store - Wholesale <ul style="list-style-type: none"> Includes the incidental sales of home improvement products and building supplies other than lumber Installation, repair or other services performed for customers away from the insured's premises are classified and rated under an appropriate Contractor classification |
| 0532 | 3 | 4 | 519* | 0667/S | Health Food Store - Retail |
| 0532 | 3 | 4 | 469* | 0867/S | Health Food Store - Wholesale |
| 0567 | 1 | 1 | 579* | 0546/S | Hearing Aids Shop ** <ul style="list-style-type: none"> If Products Liability Coverage is provided, it includes Professional Liability Coverage - Use CG2265 If Products Liability Coverage is excluded, it excludes Professional Liability |
| 0563 | 2 | 1 | 529* | 0494/S | Heating and Air Conditioning Equipment and Supplies - Store - No Installation (for installation, see Air Conditioning Contractor or Heating Contractor) - Retail |
| 0563 | 2 | 1 | 496* | 0818/S | Heating and Air Conditioning Distributor/Wholesaler The following are separately classified and rated: A. Sales of Solar Heating/Energy Equipment |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0563 | 2 | 1 | 211 | 0274/P | Heating Contractor - Electric Heat Only The following are separately classified and rated: A. Solar Energy Contractors (all work including heating, cooling and power generation.) B. Sales of Solar Heating/Energy Equipment |
| 0563 | 2 | 1 | 211 | 0226/P | Heating Contractors - NOC The following are separately classified and rated: A. Solar Energy Contractors (all work including heating, cooling and power generation.) B. Sales of Solar Heating/Energy Equipment |
| 0567 | 2 | 1 | 579* | 0548/S | Hobby and Model Shop • Includes incidental instruction or classes for customers |
| 0567 | 2 | 2 | 525* | 0469/S | Home Improvement Stores (HO) • Applicable to risks whose operations include the sale of building materials, hardware, appliances, plumbing supplies, paints, tools, lighting fixtures, gardening supplies, etc. • Includes incidental lumber yard operations • Exclude E.F.I.S. – use endorsement CG2186 The following are separately classified and rated: A. Renting of Equipment and Appliances B. Installation Work |
| 0922 | 3 | 3 | 211 | 0428/P | Home Theater Installation |
| 0520 | 4 | 2 | 539* | 0668/S | Hosiery Store - Retail |
| 0520 | 4 | 2 | 475* | 0868/S | Hosiery Store - Wholesale |
| 0567 | 2 | 1 | 211 | 0758/P | House Furnishings Installation Contractor |
| 0922 | 3 | 2 | 589* | 0766/P | Household Appliance Repair or Installation |
| 0563 | 3 | 2 | 525* | 0568/S | Housewares - Retail (TV, Radio, or Electronic Stores separately rated) |
| 0563 | 3 | 2 | 496* | 0802/S | Housewares - Wholesale (TV, Radio, or Electronic Stores separately rated) |
| 2000 | 1 | 1 | 419* | 0334/R | Ice Cream Mfg. (HO) |
| 0532 | 2 | 1 | 519* | 0550/S | Ice Cream Store - Not Serving Food or Beverages for Consumption on the Premises |
| 0532 | 2 | 1 | 519* | 0541/S | Ice Cream Store - Serving Food or Beverages for Consumption on the Premises (HO) |
| 1230 | 1 | 2 | 643 | 0551/R | Ice Dealer - Excluding Vending Machines (including ice manufacturing) |
| NA | NA | NA | 211 | 0983/C | Independent Contractors • Applies to operations performed by adequately insured subcontractors • Uninsured subcontractors rate as specific classification • Spray painting deductible may apply - Endorsement UL-BU • Exclude E.F.I.S. – use endorsement CG2186 |
| NA | NA | NA | 211 | 0959/C | Independent Contractors – Other than Construction related work • This classification applies to work that is subcontracted to an adequately insured service (non-construction) subcontractor. |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0702 | 2 | 2 | 635 | 0275/P | Inspection and Appraisal Company - inspecting for insurance or valuation purposes ** <ul style="list-style-type: none"> Professional Liability Coverage excluded – use endorsement CG2224 |
| 6900 | 2 | 1 | 449* | 0335/R | Instrument Mfg., Professional or Scientific - NOC (HO) <ul style="list-style-type: none"> Analytical, calibrating, measuring, testing, or recording No aerospace or aircraft parts |
| 0567 | 1 | 1 | 211 | 0256/P | Insulation Contractor - Residential (HO) <ul style="list-style-type: none"> No prior work with urea-formaldehyde or Styrofoam For risks that install or apply acoustical or thermal insulating material in buildings or within building walls Exclude E.F.I.S. – use endorsement CG2186 |
| 0702 | 1 | 1 | 869 | 0787/A | Insurance Agent - Office ** <ul style="list-style-type: none"> Professional services are excluded - Use Exclusion - Insurance Operations Exclusion Endorsement CG2248 |
| 0702 | 2 | 1 | 525* | 0724/P | Interior Decorating - Including Store and Installation |
| 0570 | 1 | 1 | 211 | 0222/P | Interior Decorating Contractor - NOC - Including Shop Operations |
| 0702 | 1 | 1 | 635 | 0114/S | Internet Auctions <ul style="list-style-type: none"> Applies to risks that are strictly facilitators and do not take possession or title of any goods or products. All monetary transactions are completed directly with the seller or a third party administrator. On-line stores are separately classified & rated as Internet Retailers For premium computations, use fees and/or commissions as gross sales |
| 0702 | 1 | 1 | 635 | 0115/S | Internet Retailers Applies only to: <ul style="list-style-type: none"> A. Risks that conduct retail operations solely over the internet or B. Risks that conduct retail operations over the internet from a location separate from store operations Internet operations conducted on store premises should be included under the appropriate store classification |
| 0702 | 1 | 1 | 635 | 0738/A | Investment Service - Office ** |
| 0922 | 2 | 2 | 211 | 0213/P | Invisible Fence Installation |
| 0567 | 2 | 1 | 211 | 0210/P | Iron or Steel Erection - Decorative/Artistic, Includes Shop (excludes brass) |
| 0567 | 2 | 1 | 211 | 0211/P | Iron or Steel Erection - NOC (excludes brass) (HO) # <ul style="list-style-type: none"> Not structural steel |
| 0567 | 1 | 1 | 635 | 0749/P | Janitorial Services (HO) <ul style="list-style-type: none"> Excludes coverage for buffing or polishing – Use Endorsement UL-QT Exterior window cleaning separately classified and rated (Code 0244) \$250 per claim PD deductible applies - Use Endorsement CG0300 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0570 | 2 | 1 | 671 | 0752/H | Kennels - Boarding or Sales ** # <ul style="list-style-type: none"> Applies to the boarding, breeding or sales of any domestic animal The following are separately classified and rated: A. Pet Grooming (Code 0800) B. Pet Training (GL Code 16404 - HO) Basis of premium is each kennel (Each compartment used for housing an animal) |
| 0563 | 3 | 2 | 525* | 0669/S | Kitchen Accessories Store - Retail |
| 0563 | 3 | 2 | 496* | 0869/S | Kitchen Accessories Store - Wholesale |
| 0563 | 3 | 2 | 525* | 0670/S | Lamps and Lighting Fixture Store - Including Repairs - Retail |
| 0563 | 3 | 2 | 496* | 0870/S | Lamps and Lighting Fixture Store - Including Repairs - Wholesale |
| 0567 | 2 | 1 | 211 | 0276/P | Landscaping (XCU) Includes: A. Laying out grounds, planting trees, shrubs, flowers, or lawns B. Interior landscaping C. Hardscaping The following are separately classified and rated: A. Excavation (Code 0208) B. Risks Providing Lawn Care Services Only (Code 0981) C. Grading (Code 0284) |
| | | | | X276/P | Increased Hazard for Explosion # |
| | | | | C276/P | Increased Hazard for Collapse # |
| | | | | U276/P | Increased Hazard for Underground Operations # |
| 0913 | 1 | 4 | 581* | 0750/S | Laundry - Coin Operated <ul style="list-style-type: none"> Property damage to the laundry is excluded – use endorsement CG2253 |
| 0912 | 1 | 4 | 581* | 0725/S | Laundry - Commercial |
| 0520 | 1 | 4 | 581* | 0748/S | Laundry Receiving Station <ul style="list-style-type: none"> Applies only to those stations with no laundry, dry cleaning or pressing machinery on the premises |
| 0912 | 1 | 4 | 581* | 0739/S | Laundry Rental Service (HO) <ul style="list-style-type: none"> Applies to those services which rent towels, uniforms, linens, diapers, and towel cabinets Includes laundry or cleaning operations in connection with rental services |
| 0567 | 2 | 1 | 579* | 0537/R | Lawn and Garden Equipment Dealer - including incidental repairs and sharpening (no rentals) - Retail |
| 0567 | 2 | 1 | 499* | 0816/R | Lawn and Garden Equipment Dealer - including incidental repairs and sharpening (no rentals) - Wholesale |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0563 | 2 | 1 | 211 | 0981/P | Lawn Care <ul style="list-style-type: none"> Applies to risks such as mowing, fertilizing, edging, or cleaning lawns, including removal of leaves, or preventing growth of or killing weeds Coverage is included for incidental application of "over-the-counter" herbicides or pesticides on lawns under the insured's regular care – use endorsement CG2293 Does not apply to risks which apply herbicides or pesticides if the insured is required to obtain a license or permit to apply - Refer to Fertilizer Application/Lawn Spraying (Code 0255) |
| 0702 | 1 | 1 | 635 | 0743/A | Lawyer - Office ** <ul style="list-style-type: none"> Exclude Professional Liability – use endorsement UL-QN |
| 0520 | 1 | 3 | 579* | 0554/S | Leather Goods and Baggage - Retail |
| 0520 | 3 | 1 | 499* | 0822/S | Leather Goods and Baggage - Wholesale |
| 0702 | 1 | 1 | 635 | 0431/A | Legal Research - Office |
| * | 2 | 2 | 880 | L899/A | Lessor's Risk – Malls, Shopping Centers, and Strip Plazas – NOC The following are separately classified and rated: A. Parking areas B. Events or exhibitions at the mall sponsored or operated by the Insured C. Buildings or premises occupied by the insured and not incidental to the operation of the mall |
| * | 2 | 2 | 880 | L891/A | Lessor's Risk - Industrial Manufacturing and Processing (HO) |
| * | 2 | 2 | 880 | L892/A | Lessor's Risk - Institutional |
| NA | 2 | 2 | 880 | 0938/B | Lessor's Risk - Land - Occupied by Persons Other Than the Insured for Commercial Purposes (HO) # |
| * | 2 | 2 | 880 | L893/A | Lessor's Risk - Mercantile - NOC |
| * | 2 | 2 | 880 | L894/A | Lessor's Risk - Multiple Occupancy |
| 0702 | 2 | 2 | 880 | L895/A | Lessor's Risk - Office |
| * | 2 | 2 | 880 | L897/A | Lessor's Risk - Service |
| * | S | S | 325 | 0962/A | Lessor's Risk - Warehouse - Not Occupied by Insured The following are separately classified and rated: A. Private Warehouses (Code 0961) B. Cold Storage Warehouses/lockers (Code 0963) C. HO approval needed to write (IM) Warehouseman's Floaters <ul style="list-style-type: none"> Use Endorsement CG2229 to Exclude Property Entrusted to the Insured |
| 0921 | 2 | 1 | 635 | 0727/S | Letter Service Shop, Mailing Addressing Company, & Mail Packaging |
| 0570 | 2 | 1 | 638 | 0462/G | Liquid Petroleum Gas Sales - Domestic Use (HO) <ul style="list-style-type: none"> Excludes injury or damage resulting from failure to supply - Use CG2250 Incidental sales of prefilled tanks (domestic for use with outdoor grills) Incidental filling of tanks for domestic use (outdoor grills) Delivery, Distributors are not eligible |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0531 | 3 | 4 | 565* | 0555/S | Liquor and Wine Store (HO) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 4809 | 1 | 1 | 635* | 0733/R | Lithographer |
| 0922 | 1 | 1 | 589* | 0760/S | Locksmith - Includes Retail Store - No Security System Installation |
| 0563 | 2 | 1 | 579* | 0641/S | Locks, Safes, and Locksmith Equipment - Not Security Systems - Retail |
| 0563 | 2 | 1 | 499* | 0871/S | Locks, Safes, and Locksmith Equipment - Not Security Systems - Wholesale |
| 6850 | 2 | 1 | 589* | 0338/P | Machine Shop - NOC (HO) <ul style="list-style-type: none"> Designed for risks making items based on the design and specifications of their customers. Usually, items are made from raw stock and become a part of their customers' finished product Risks specialized in making a physical change of materials through structural, mechanical or chemical means are separately classified and rated as Welding or Cutting, Electroplating, Metal Heat Processing, etc., depending on the operation This classification applies only when there is no other appropriate manufacturing classification Exclude aerospace or aircraft parts - Use Endorsement UL-JD |
| 0567 | 1 | 1 | 441* | 0257/P | Machinery and Equipment - Installation Service and Repair (HO) <ul style="list-style-type: none"> Includes incidental millwright and rigging work The following are separately classified and rated: A. Risks involved solely in rigging and/or millwright operations B. Installation, service, repair of office machinery and appliances (Code 0731) C. Installation, service and repair of farm machinery (Code 0715) |
| 0563 | 1 | 1 | 491* | 0912/R | Machinery Dealer (HO) <p>The following shall be separately classified and rated:</p> A. Installation, Servicing or Repair (Code 0257) B. Leasing of Machinery or Equipment (Code 0728) C. Farm Machinery Dealer (Code 0529) D. Rigging and/or millwright operations |
| 6810 | 2 | 2 | 441* | 0330/S | Machinery Parts Mfg - Farm/Industrial type (not construction or material handling type) (HO) |
| 0567 | 2 | 3 | 579* | 0940/S | Magazine and Newspaper Store, Newsstand - (includes commissions from Lottery Sales) |
| 0921 | 2 | 1 | 635 | 0727/S | Mail Packaging |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0702 | 1 | 1 | 449* | 0489/S | <p>Manufacturing Representative - Domestic Products</p> <ul style="list-style-type: none"> A manufacturer's representative is an independent contractor who sells the product of one or more manufacturers on a commission basis - The manufacturer's representative is not on the payroll of the manufacturer and is not eligible for employee benefits Manufacturers' representatives are usually involved in one or more of the following: <ul style="list-style-type: none"> A. They may employ salespersons of their own and pay them either salary or commission without changing their relationship with the involved manufacturers B. They may stock a small supply of samples used for display or demonstration but not for sale C. They may demonstrate the product or supervise its installation D. They may train customer's employees in the use of the product <p>For premium computation purposes use commissions as gross sales.</p> <ul style="list-style-type: none"> Includes the Insured's Office Risks with storage or warehouse facilities are not considered manufacturer's representatives and shall be separately classified and rated in appropriate store class |
| 0702 | 1 | 1 | 449* | 0490/S | <p>Manufacturing Representative - Industrial Equipment/Supplies (HO)</p> <ul style="list-style-type: none"> A manufacturer's representative is an independent contractor who sells the product of one or more manufacturers on a commission basis - The manufacturer's representative is not on the payroll of the manufacturer and is not eligible for employee benefits Manufacturers' representatives are usually involved in one or more of the following: <ul style="list-style-type: none"> A. They may employ salespersons of their own and pay them either salary or commission without changing their relationship with the involved manufacturers B. They may stock a small supply of samples used for display or demonstration but not for sale C. They may demonstrate the product or supervise its installation D. They may train customer's employees in the use of the product <p>For premium computation purposes use commissions as gross sales.</p> <ul style="list-style-type: none"> Includes the Insured's Office Risks with storage or warehouse facilities are not considered manufacturer's representatives and shall be separately classified and rated in appropriate store class |
| 0702 | 1 | 1 | 631 | 0753/A | <p>Market Research Agency – Office</p> <ul style="list-style-type: none"> Not laboratories |
| 0532 | 2 | 2 | 519* | 0493/S | Market - Farmers - Fruit/Vegetable Store - Open Air Stands - Retail |
| 0532 | 3 | 2 | 469* | 0558/S | Market - Farmer's - Not Open Air |
| 0702 | 1 | 1 | 671 | 0425/A | <p>Marriage / Family / Child / Individual Counselor - No Clinics, Housing, Rehabilitation - Office</p> <ul style="list-style-type: none"> Excludes Professional Liability - Use CG2116 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 1 | 1 | 211 | 0212/P | Masonry Contractors - NOC (see also Tile, Stone, Mosaic or Terrazzo Work) <ul style="list-style-type: none"> Exclude E.F.I.S. – use endorsement CG2186 |
| 0921 | 1 | 1 | 873 | 0634/A | Mausoleums ** (HO) |
| 0532 | 2 | 2 | 519* | 0560/S | Meat and Poultry Store - No Animal Slaughtering - Retail |
| 0532 | 1 | 2 | 469* | 0820/S | Meat and Poultry Store - No Animal Slaughtering - Wholesale |
| 2059 | 1 | 1 | 519* | 0312/R | Meat Processing - Butchering (HO) <ul style="list-style-type: none"> Not slaughter houses Determine if Mad Cow Disease Exclusion Should be Applied |
| 2059 | 1 | 1 | 419* | 0339/R | Meat Processing - NOC (HO) <ul style="list-style-type: none"> Not slaughter houses Determine if Mad Cow Disease Exclusion Should be Applied |
| 5500 | 2 | 3 | 449* | 0355/S | Media Mfg – pre-recorded <ul style="list-style-type: none"> Includes the manufacturing of pre-recorded CDs, DVDs and other similar audio-visual materials. Recording studios shall be separately classified and rated |
| 5500 | 2 | 3 | 449* | 0354/S | Media Mfg – blank <ul style="list-style-type: none"> Includes the manufacturing of recordable CDs, DVDs and other similar audio-visual materials Film mfg shall be separately classified and rate |
| 1230 | 2 | 1 | 645 | 0964/P | Media Storage Center (HO) |
| 0567 | 1 | 1 | 499* | 0463/S | Medical Equipment Dealer <ul style="list-style-type: none"> Exclude products - Use CG2104 |
| 0702 | 2 | 1 | 635 | 0426/A | Medical Information - Office |
| 0921 | 2 | 1 | 671 | 0325/R | Medical Laboratory - Office ** <ul style="list-style-type: none"> Use Exclusion - Testing or Consulting Errors and Omissions CG2233 No Lab Work No Testing on Premises |
| 0702 | 2 | 1 | 671 | 0416/A | Medical Office ** |
| 0567 | 1 | 1 | 499* | 0464/S | Medical Supplies Dealer (HO) <ul style="list-style-type: none"> Rental of equipment shall be separately rated No oxygen tanks Intended for expendable supplies such as adhesive tape, absorbent cotton, bandages, dressings, sponges, swabs, tongue depressors, ligatures and sutures, hypodermic needles, specimen containers, rubber gloves, plastic and rubber sheeting or tubing, splints and elastic stockings and supporters No Drugs or Medications |
| 6850 | 2 | 1 | 440* | 0340/R | Metal Goods Mfg. - NOC (no aerospace or aircraft parts) - (HO) <ul style="list-style-type: none"> Exclude aircraft/aerospace products - use Endorsement UL-JD) |
| 6810 | 2 | 1 | 440* | 0378/S | Metal Goods Mfg. - Stamping (HO) |
| 6850 | 1 | 1 | 440* | 0798/P | Metal Tool Sharpening |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 6850 | 2 | 2 | 440* | 0286/S | Metal Works - Shop Only - Decorative or Artistic <ul style="list-style-type: none"> Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work Applies to risks whose predominate operation is metal work to be installed or erected by others Manufacturing of Doors, Window Frames, Sashes and Molding, and Trim separately classified and rated Installation and erection separately classified and rated - Code 0266 |
| 0921 | 1 | 1 | 635 | 0377/S | Microfilming (HO) |
| 2000 | 1 | 1 | 469* | 0821/R | Milk Depot or Milk Dealer -Wholesale <ul style="list-style-type: none"> Includes milk processing conducted on the same premises Operations conducted in connection with and on the same premises with a dairy or general farm are not eligible When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed - Use Endorsement CG2266 |
| 0520 | 4 | 2 | 539* | 0671/S | Millinery and Trimmings - Retail |
| 0520 | 4 | 2 | 539* | 0872/S | Millinery and Trimmings - Wholesale |
| 0563 | 2 | 1 | 211 | 0239/P | Mobile Home Connection - Set Up - Includes Plumbing, Heating and Wiring (U) |
| | | | | U239/P | Increased Hazard for Underground Operations # |
| * | 1 | 2 | 556* | 0160/S | Mobile Home Parks/Courts <ul style="list-style-type: none"> Applies to permanent residential facilities Includes Office The following shall be separately classified and rated: <ul style="list-style-type: none"> A. Restaurants B. Saddle Animals C. Bathing Beaches D. Campgrounds E. Swimming Pools |
| 0702 | 3 | 3 | 545* | 0470/S | Mobile & Modular Home Sales |
| 0931 | 1 | 3 | 211 | 0799/S | Mobile Washing Service <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0199 | 2 | 1 | 880 | 0939/H | Model Home # <ul style="list-style-type: none"> Model homes should be unoccupied and apply to construction related risks If occupied by the insured rate as Office |
| 0567 | 1 | 1 | 579* | 0602/S | Monument Dealer |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0746 | 3 | 2 | 556* | 0130/S | <p>Motel With Swimming Pool or Beach **</p> <ul style="list-style-type: none"> • Less than 4 stories • If owned canoes or rowboats, coverage is included - Use CG2416 • If golf mobiles, users are covered as additional insureds - Use CG2008 • No diving boards or slides at pool <p>The following are separately rated:</p> <p>A. Restaurants</p> <p>B. Health or Exercise Facilities if a separate charge is made to use</p> <p>C. Boats (other than owned canoes or rowboats)</p> <p>D. Gasoline or oil supply stations</p> <p>E. Ski lifts or tows, toboggan runs</p> <p>If more than 4 stories or has a diving board, platform or slides at the pool, consult HO.</p> |
| 0746 | 3 | 2 | 556* | 0132/S | <p>Motel Without Swimming Pool or Beach **</p> <ul style="list-style-type: none"> • Less than 4 stories • If owned canoes or rowboats, coverage is included - Use CG2416 • If golf mobiles, users are covered as additional insureds - Use CG2008 <p>The following are separately rated:</p> <p>A. Restaurants</p> <p>B. Health or Exercise Facilities if a separate charge is made to use</p> <p>C. Boats (other than owned canoes or rowboats)</p> <p>D. Gasoline or oil supply stations</p> <p>E. Ski lifts or tows, toboggan runs</p> <p>If more than 4 stories or has a diving board, platform or slides at the pool, consult HO.</p> |
| * | 1 | 1 | 974 | 0608/E | Municipalities up to 2,500 population (HO) Refer to Governmental Subdivision |
| * | 1 | 1 | 973 | 0635/E | Municipalities over 2,500 population (HO) Refer to Governmental Subdivision |
| 0567 | 2 | 3 | 579* | 0642/S | <p>Musical Compact Discs, Records, and Tapes – Retail</p> <ul style="list-style-type: none"> • Central station burglar alarm system required |
| 0567 | 2 | 3 | 499* | 0873/S | <p>Musical Compact Discs, Records, and Tapes – Wholesale</p> <ul style="list-style-type: none"> • Central station burglar alarm system required |
| 6900 | 2 | 2 | 449* | 0333/S | <p>Musical Instrument Mfg (HO)</p> <ul style="list-style-type: none"> • Electrical amplifying equipment or accessories separately classified and rated as Communication Equipment Mfg. (GL Code 57257) |
| 0567 | 2 | 2 | 579* | 0672/S | Musical Instruments, Piano, and Organ Store - Includes Lessons and Repair - Retail |
| 0567 | 2 | 2 | 499* | 0874/S | Musical Instruments, Piano, and Organ Store - Includes Lessons and Repair - Wholesale |
| 6850 | 2 | 2 | 440* | 0336/S | Nail Mfg (HO) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0921 | 1 | 1 | 585* | 0424/S | Nail Salons <ul style="list-style-type: none"> Excludes Use, Ownership, Maintenance of Tanning Beds – Use Endorsement UL-PI |
| 6850 | 2 | 2 | 440* | 0341/S | Needles, Pins, or Tack Mfg - Not medical needles (HO) |
| 4809 | 1 | 1 | 429* | 0343/R | Newspaper Publishing - Including Paperboys (HO) <ul style="list-style-type: none"> Excludes Professional Liability |
| 0570 | 2 | 1 | 111 | 0730/R | Nursery - Garden <ul style="list-style-type: none"> Landscaping - separately rated - code 0276 No Grading or Excavation |
| 0564 | 2 | 1 | 579* | 0562/S | Office Furniture & Supplies Store - Retail |
| 0564 | 2 | 1 | 476* | 0823/S | Office Furniture & Supplies Store - Wholesale |
| 0567 | 2 | 1 | 579* | 0951/S | Office Machine and Equipment Store - Including Repair - Retail |
| 0567 | 2 | 1 | 494* | 0804/S | Office Machine and Equipment Store - Including Repair - Wholesale |
| 0563 | 2 | 1 | 579* | 0731/P | Office Machine or Office Appliance Installation, Repair, or Inspection |
| 0701 | 1 | 1 | 979 | 0412/A | Offices - Governmental <ul style="list-style-type: none"> Governmental Subdivision - Boroughs, Townships, and Municipalities separately rated - 0608, 0635 |
| 0702 | 1 | 1 | 635 | 0401/A | Offices - NOC - Including Garages <ul style="list-style-type: none"> Political campaign or professional/trade association - Exclude personal injury and advertising injury - Use Endorsement CG2138 The following offices are separately classified and rated: A. Governmental B. Medical C. Lessor's Risk D. Manufacturer's Representatives E. Employment F. Law G. Engineering |
| 0702 | 2 | 1 | 671 | 0416/A | Offices - Medical - NOC ** |
| 0702 | 2 | 2 | 880 | L895/A | Offices - Not Occupied by Insured - Lessor's Risk Only |
| 0702 | 1 | 1 | 979 | 0402/A | Offices - Above Grade Floor - 50 Percent or More of Building Area Occupied by Insured's Employees |
| 6009 | 2 | 1 | 449* | 0344/R | Optical Goods Mfg. <ul style="list-style-type: none"> Includes the manufacturing of binoculars, telescopes, microscopes, magnifying glasses and light filters Manufacturing of the following are separately classified and rated: A. Contact Lens B. Eye Glass Lens C. Photographic Lens |
| 0567 | 2 | 1 | 579* | 0673/S | Optical Goods Store - Retail (Professional Liability by Endorsement CG2265) ** |
| 0567 | 2 | 1 | 499* | 0875/S | Optical Goods Store - Wholesale (Professional Liability by Endorsement CG2265) ** |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| NA | - | - | NA | 0984/C | Owners' Liability Coverage for Builders Risk <ul style="list-style-type: none"> Applies to the property owners' liability created simply because the insured owns the land and the building while in course of construction Does not apply to any construction operations performed by or on behalf of the insured owner by contractors and/or subcontractors When construction is complete, this classification no longer applies. The appropriate classification should be applied based on occupancy of the completed building. |
| 0921 | 2 | 1 | 635 | 0727/S | Packaging and Mailing Center <ul style="list-style-type: none"> Applies to risks specializing in performing packing and mailing services for others Includes incidental sales of packing products and mailing accessories, incidental faxing and copying of materials Does not apply to shipping services provided by the insured. Shipping operations are separately classified and rated |
| 0570 | 1 | 2 | 529* | 0564/S | Paint, Wall Coverings and Wallpaper - Store - Retail |
| 0570 | 1 | 2 | 481* | 0825/S | Paint, Wall Coverings and Wallpaper - Store - Wholesale |
| 0570 | 1 | 1 | 211 | 0230/P | Painting Contractor - NOC - Including shop operations <ul style="list-style-type: none"> Spray painting deductible may apply - Endorsement UL-BU The following are not eligible: <ol style="list-style-type: none"> Exterior buildings or structures exceeding 3 stories in height Oil, gasoline or kerosene tanks Ship hulls Steel structures and bridges |
| 0570 | 1 | 1 | 211 | 0277/P | Painting - Exterior - 3 Stories or Less <ul style="list-style-type: none"> For spray painting operations a property damage deductible per claim applies - Use Endorsement UL-BU The following are not eligible: <ol style="list-style-type: none"> Exterior buildings or structures exceeding 3 stories in height Oil, gasoline or kerosene tanks Ship hulls Steel structures and bridges Buildings or structures - exterior - Exceeding 3 stories – separately rated and classified (HO) |
| 0570 | 1 | 1 | 211 | 0232/P | Paper Hanging Contractor - NOC - Including shop operations |
| 0567 | 1 | 1 | 476* | 0842/S | Paper Products Distributors (HO) |
| NA | 2 | 3 | 587* | 0995/A | Parking - Private # |
| 0931 | 2 | 3 | 587* | 0966/S | Parking - Public - Long Term Automobile Storage (see also Auto-Keepers' Liability Endorsement) # UL-CR or UL-JW |
| 0931 | 2 | 3 | 587* | 0997/A | Parking - Public - No Charge (see also Auto-Keepers' Liability Endorsement) # UL-CR or UL-JW |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0931 | 2 | 3 | 587* | 0903/S | Parking - Public - NOC (see also Auto-Keepers' Liability Endorsement) # UL-CR or UL-JW <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0844 | 1 | 3 | 973 | 0941/H | Parks or Playgrounds - Including Equipment * (HO) # <ul style="list-style-type: none"> Does not apply to parks or playgrounds owned by a governmental body |
| 0199 | 1 | 1 | 682 | 0921/H | Parsonage # <ul style="list-style-type: none"> Rate as dwelling if not occupied full-time and used exclusively for residential purposes by clergy or other religious members and their families |
| 0567 | 1 | 1 | 579* | 0643/S | Party Decorations and Holiday Supplies - No Fireworks - Retail |
| 0567 | 1 | 1 | 499* | 0862/S | Party Decorations and Holiday Supplies - No Fireworks - Wholesale |
| 0564 | 2 | 1 | 525* | 0644/S | Patio and Deck Furniture - Retail |
| 0564 | 2 | 1 | 476* | 0876/S | Patio and Deck Furniture - Wholesale |
| 6850 | 2 | 1 | 440* | 0345/R | Pattern-Making - NOC (HO) <ul style="list-style-type: none"> Manufacturing of metal jigs, fixtures or dies separately classified and rated as Tool and Die Shop (Code 0261) |
| 0567 | 1 | 1 | 211 | 0258/P | Paving Contractor - No Street or Road |
| 0702 | 1 | 1 | 635 | 0701/P | Payroll Preparation - Office |
| 0921 | 1 | 1 | 671 | 0800/S | Pet Grooming (Professional Liability by Endorsement UL-JE) |
| 0570 | 1 | 1 | 579* | 0592/S | Pet Shop and Supplies - Including Grooming - No Kennels - Retail |
| 0570 | 1 | 2 | 499* | 0828/S | Pet Shop and Supplies - Including Grooming - No Kennels - Wholesale |
| 0562 | 3 | 4 | 561* | 0526/S | Pharmacy (Professional Liability available by Endorsement UL-AB; includes commissions from Lottery Sales; Central station burglar alarm system required) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0921 | 1 | 1 | 635 | 0736/R | Photocopy and Fax Service |
| 4809 | 1 | 1 | 428* | 0347/R | Photo Engraving |
| 0921 | 1 | 1 | 635* | 0377/S | Photo Finishing Laboratory - Including Microfilming (HO) |
| 0921 | 2 | 1 | 585* | 0535/R | Photographer <ul style="list-style-type: none"> Includes studios and the use of video cameras The operation or use of aircraft in connection with aerial photography is subject to the aircraft exclusion in the policy |
| 0532 | 3 | 4 | 519* | 0507/S | Pizza Shop - Not Serving Food or Beverages for Consumption on the Premises (no non-owned and hired auto liability.) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0542 | 3 | 4 | 551* | 0506/S | Pizza Shop - Serving Food or Beverages for Consumption on the Premises (no non-owned and hired auto liability.) (HO) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application Liquor Liability coverage available by endorsement CG2406 (HO) |
| 0567 | 1 | 1 | 211 | 0216/P | Plastering Contractor – NOC <ul style="list-style-type: none"> Spray painting deductible may apply - endorsement UL-BU Not stucco Exclude E.F.I.S. – use endorsement CG2186 |
| 5500 | 2 | 1 | 437* | 0357/R | Plastic Products Mfg. – NOC - (HO) <ul style="list-style-type: none"> Sprinkler system required |
| 0563 | 2 | 1 | 211 | 0189/P | Plumbing Contractor – Commercial <ul style="list-style-type: none"> Includes residential sprinkler system installation, service, repair (25% or less of insured's work) Includes incidental store or display Installation, servicing or repair of commercial sprinklers is not eligible The following shall be separately classified and rated: <ul style="list-style-type: none"> A. Sales of appliances B. Solar Energy Contractors (all work including heating, cooling and power generation.) C. Sales of Solar Heating/Energy Equipment D. Installation, servicing and repair of heating systems or units or liquefied petroleum gas systems and piping |
| | | | | U189/P | Increased Hazard for Underground Operations # |
| 0563 | 2 | 1 | 211 | 0188/P | Plumbing Contractor – Residential <ul style="list-style-type: none"> Includes residential sprinkler system installation, service, repair (25% or less of insured's work) Includes incidental store or display The following shall be separately classified and rated: <ul style="list-style-type: none"> A. Sales of appliances B. Solar Energy Contractors (all work including heating, cooling and power generation.) C. Sales of Solar Heating/Energy Equipment D. Installation, servicing and repair of heating systems or units or liquefied petroleum gas systems and piping |
| | | | | U188/P | Increased Hazard for Underground Operations # |
| 0563 | 2 | 1 | 529* | 0503/S | Plumbing Fixtures & Supplies Store - Retail |
| 0563 | 2 | 1 | 490* | 0824/S | Plumbing Fixtures & Supplies Store - Wholesale or Distributor The following are separately classified and rated: <ul style="list-style-type: none"> A. Sales of Solar Heating/Energy Equipment |
| 5050 | 1 | 1 | 431* | 0361/R | Polish Mfg. (X) (HO) |
| | | | | X361/R | Increased Hazard for Explosion # |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 3 | 2 | 647 | 0116/S | Portable Toilet Rentals <ul style="list-style-type: none"> Includes servicing and maintenance of portable toilet rental Includes the rental of portable sinks and showers and any incidental sales of accessories and supplies, such as toilet paper, soap, deodorizers and paper towels Portable toilet sales shall be separately classified and rated as stores – no food or drink – N.O.C. |
| 6009 | 2 | 1 | 439* | 0349/R | Pottery Mfg. |
| 0567 | 1 | 1 | 211 | 0285/P | Power Washing <ul style="list-style-type: none"> \$250 P.D. deductible applies - Use Endorsement CG0300 |
| 0567 | 1 | 1 | 211 | 0278/P | Prefabricated Buildings - Erection (2 stories or less) The following are separately classified and rated: A. Electric Wiring (Code 0207) B. Plumbing Work (Codes 0185, 0188, 0189) C. Heating or cooling systems installation (Code 0226) |
| 0567 | 1 | 1 | 211 | 0245/P | Pressure Cleaning of Exterior Building Surface (HO) <ul style="list-style-type: none"> 2 stories or less \$250 per claim PD deductible applies - Use Endorsement CG0300 |
| 0567 | 1 | 1 | 579* | 0654/R | Printing and Bookbinding Supplies - Retail |
| 0567 | 1 | 1 | 478* | 0847/R | Printing and Bookbinding Supplies - Wholesale |
| 4809 | 1 | 1 | 635 | 0733/R | Printing Shop <ul style="list-style-type: none"> Professional Liability by Endorsement UL-IB Printers additional coverage - Use Endorsement UL-IC (VA – UL-IE) |
| 0566 | 4 | 3 | 579* | 0596/S | Pro Shop - All sports <ul style="list-style-type: none"> Central station burglar alarm required Extreme sports are not eligible |
| 0532 | 2 | 2 | 519* | 0493/S | Produce Dealer - Retail |
| 0532 | 2 | 2 | 469* | 0815/S | Produce Dealer - Wholesale or Distributor (HO) |
| 0702 | 1 | 1 | 681 | 0427/A | Professional/Trade Association - Office <ul style="list-style-type: none"> Excludes Personal and Advertising Injury - Use CG2138 The following shall be separately classified and rated: A. Activities conducted by the insured to which the public is admitted if an admission is charged by the insured B. Buildings or premises rented or owned by the insured for other than meeting only for specified days C. Premises occupied by the insured for other than meetings for members and guests. |
| 0921 | 1 | 1 | 635 | 0736/R | Quick Printers |
| 0702 | 2 | 1 | 655 | 0770/P | Radio or TV Broadcasting (include payroll for sales persons and clerical office) (HO) |
| 0922 | 3 | 2 | 589* | 0734/P | Radio or TV Installation or Repair - Including Erection of Antenna |
| 0563 | 3 | 2 | 525* | 0640/S | Radio or TV Store - Retail (central station burglar alarm system required) |
| 0563 | 3 | 2 | 496* | 0885/S | Radio or TV Store - Wholesale (central station burglar alarm system required) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| NA | 2 | 1 | 880 | 0943/B | <p>Real Estate Development Property (HO) #</p> <ul style="list-style-type: none"> Applies solely to the existence and maintenance of property exclusive of buildings. It applies to land in any stage of active development. Active development includes site preparation work as well as actual construction activities <p>The following are separately classified and rated:</p> <p>A. Contracting Operations of any kind B. Subcontracted Operations C. Model Homes D. Vacant Buildings E. Vacant land not being actively developed which is physically separated from any Real Estate Development Property</p> |
| 0702 | 1 | 1 | 884 | 0420/S | <p>Real Estate Property - Managed (HO)</p> <ul style="list-style-type: none"> Applies to property managed by real estate agents or property managers - It does not apply to premises listed with the insured for rental or sale but not owned by or rented to the insured Provides excess coverage over any other valid or collectible insurance - Use Endorsement CG2270 Premises used for offices in the conduct of the named insured's business as a real estate agency should be separately classified and rated as Real Estate Agency (Code 0735) For premium computation purposes, use only the receipts from buildings and premises managed by the insured |
| 0702 | 1 | 1 | 884 | 0735/K | <p>Real Estate Agency</p> <ul style="list-style-type: none"> Includes property listed with the insured for rent or sale and advertising signs thereon Premises owned, operated or managed by or in the care, custody or control of the insured or any purposes other than for use primarily as offices in conducting the named insured's general business and renting offices located in buildings managed by the insured shall be separately classified and rated (Code 0420) If the insured does not desire to obtain coverage for exposures assignable to the separately rated classification, the limitation of coverage - Real Estate Operations CG2260 must be attached Liability resulting from any misrepresentation, error or omission in a real estate transaction is excluded. Use endorsement CG2301 For premium computation purposes include the payroll of clerical employees and salesmen |
| 0567 | 2 | 3 | 579* | 0642/S | Records and Sheet Music Store - Retail (no appliance, radio, or TV; central station burglar alarm system required) |
| 0567 | 2 | 3 | 499* | 0873/S | Records and Sheet Music Store - Wholesale (no appliance, radio, or TV; central station burglar alarm system required) |
| 0563 | 2 | 1 | 529* | 0674/S | Refrigeration Equipment - Commercial - No Installation, Service, or Repair - Retail |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0563 | 2 | 1 | 529* | 0877/S | Refrigeration Equipment - Commercial - No Installation, Service, or Repair - Wholesale |
| 0563 | 2 | 1 | 529* | 0950/P | Refrigeration Equipment - Commercial - Sales, Installation, Service, and Repair <ul style="list-style-type: none"> Includes shop and display rooms. |
| 0567 | 1 | 1 | 579* | 0598/S | Religious Goods Store - Retail |
| 0567 | 1 | 1 | 499* | 0829/S | Religious Goods Store - Wholesale |
| 0567 | 1 | 1 | 647 | 0728/S | Rental Equipment and Machinery - Long Term (HO) The following are separately classified and rated: A. Contractors equipment rented to others - Refer to GL Classifications B. Goods sold separately classified and rated |
| 0567 | 3 | 2 | 647 | 0764/S | Rental Equipment and Machinery - Short Term (HO) <ul style="list-style-type: none"> Contractors Equipment rented to others separately rated - Refer to GL Classifications Goods sold separately classified and rated |
| 0542 | 3 | 4 | 551* | 0583/S | Restaurant - Drive-In (no inside seating capacity) (HO) <ul style="list-style-type: none"> Includes restaurants which have no seating on their premises but share common seating with other restaurants |
| 0542 | 3 | 4 | 551* | 0495/S | Restaurant - No waiter/waitress service (includes commissions from Lottery Sales) (HO) # <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application Liquor Liability coverage available by endorsement CG2406 (HO) |
| 0542 | 3 | 4 | 551* | 0496/S | Restaurant - Waiter/waitress - No Alcohol (includes commissions from Lottery Sales; see also Parking) (HO) # <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG2406 (HO) |
| 0542 | 3 | 4 | 551* | 0497/S | Restaurant - Waiter/waitress - Alcohol (includes commissions from Lottery Sales; includes food and liquor. See also Parking) (HO) # <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0702 | 1 | 1 | 635 | 0421/P | <p>Sales, Service and Consulting Organizations (HO)</p> <ul style="list-style-type: none"> • Use only if no other class applies • Applies only to risks the majority of whose employees are chiefly engaged away from premises owned, rented or controlled by the insured as (1) Salespersons, Canvassers or (2) Employees furnished at a charge to perform services for others, namely Clerical Office Employees, Collectors, Messengers, Draftspersons, Auditors, Accountants and Models • For premium computation purposes, payroll is limited to such employees only. Do not include the payroll of employees engaged principally in inside activities at the insured premises <p>The following types of firms shall be separately classified and rated:</p> <p>A. Architectural B. Engineering C. Legal D. Manufacturing Representatives E. Medical F. Computer Consulting G. Consulting</p> |
| 0563 | 1 | 1 | 121 | 0219/P | <p>Sand or Gravel Digging (X) (HO)</p> <p>The following are separately classified and rated:</p> <p>A. Excavation for Construction Purposes B. Canal or Sewer Excavation</p> <p>The following are not eligible:</p> <p>A. Underground Mining</p> |
| | | | | X219/P | Increased Hazard for Explosion # |
| 0532 | 3 | 4 | 519* | 0522/S | <p>Sandwich/Sub Shop - Not Serving Food or Beverages for Consumption on Premises</p> <ul style="list-style-type: none"> • Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0542 | 3 | 4 | 519* | 0579/S | <p>Sandwich/Sub Shop - Serving Food or Beverages for Consumption on Premises</p> <ul style="list-style-type: none"> • Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application • Liquor Liability coverage available by endorsement CG2406 (HO) |
| 0921 | 1 | 1 | 635 | 0377/S | Scanning, Imaging, and Microfilming (HO) |
| 0564 | 2 | 1 | 579* | 0645/S | School Equipment and Supplies - No Sports Equipment - Retail |
| 0564 | 2 | 1 | 499* | 0878/S | School Equipment and Supplies - No Sports Equipment - Wholesale |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|--------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/RAT BAS | |
| 1052 | 3 | 2 | 970 | 0614/H | <p>School - High or Junior College (HO)</p> <ul style="list-style-type: none"> • Rating base is per student • Use School Endorsement CG2271 - which excludes Professional and Medical payments to students • Exclude child molestation (If UL-LQ not written) - Use CG2146, UL-EFIL • Sexual Misconduct - Reimbursement for Legal Defense Expense available by Endorsement UL-LQ • Teachers Professional Liability available by Endorsement UL-HX • If Corporal Punishment Coverage - not written - Use Exclusion CG2230 • If Corporal Punishment Coverage - written - Use Endorsement UL-HX • Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses, watercraft, or transportation of students. |
| 1052 | 3 | 2 | 970 | 0615/H | <p>School - Kindergarten to Junior High (HO)</p> <ul style="list-style-type: none"> • Rating base is per student • Use School Endorsement CG2271 - which excludes Professional and Medical payments to students • Exclude child molestation (If UL-LQ not written) - Use CG2146, UL-EFIL • Sexual Misconduct - Reimbursement for Legal Defense Expense available by Endorsement UL-LQ • Teachers Professional Liability available by Endorsement UL-HX • If Corporal Punishment Coverage - not written - Use Exclusion CG2230 • If Corporal Punishment Coverage - written - Use Endorsement UL-HX • Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses, watercraft, or transportation of students. |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 1052 | 3 | 2 | 970 | 0617/H | School - NOC (HO) <ul style="list-style-type: none"> Includes Automobile Driving Schools Rating base is per student Use School Endorsement CG2271 - which excludes Professional and Medical payments to students Exclude child molestation (If UL-LQ not written) - Use CG2146, UL-EFIL Sexual Misconduct - Reimbursement for Legal Defense Expense available by Endorsement UL-LQ Teachers Professional Liability available by Endorsement UL-HX If Corporal Punishment Coverage - not written - Use Exclusion CG2230 If Corporal Punishment Coverage - written - Use Endorsement UL-HX Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses, watercraft, or transportation of students. |
| 1052 | 4 | 3 | 970 | 0616/H | School - Trade or Vocational (HO) <ul style="list-style-type: none"> Includes automobile schools giving instructions in repair, assembling or construction of motors or bodies Rating base is per student Use School Endorsement CG2271 - which excludes Professional and Medical payments to students Exclude child molestation (If UL-LQ not written) - Use CG2146, UL-EFIL Sexual Misconduct - Reimbursement for Legal Defense Expense available by Endorsement UL-LQ Teachers Professional Liability available by Endorsement UL-HX If Corporal Punishment Coverage - not written - Use Exclusion CG2230 If Corporal Punishment Coverage - written - Use Endorsement UL-HX Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses, watercraft, or transportation of students. |
| 0520 | 3 | 2 | 539* | 0578/S | Seamstress |
| 0567 | 2 | 2 | 211 | 0279/P | Septic Tank Systems - Cleaning |
| 0567 | 2 | 1 | 211 | 0241/P | Septic Tank Systems Installation, Maintenance or Repair - Includes Store (U) <ul style="list-style-type: none"> Includes house connections, shop, and display rooms |
| | | | | U241/P | Increased Hazard for Underground Operations # |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0932 | 2 | 3 | 542* | 0723 | Service Station - NOC (If eligible, liability is covered under the Garage Policy) <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 1070 | 1 | 1 | 972 | 0621/P | Sewage Disposal Plant (HO) |
| 0567 | 2 | 2 | 211 | 0280/P | Sewer Cleaning |
| 0567 | 1 | 1 | 211 | 0281/P | Sewer Mains or Connections Construction (HO) This classification applies to all operations except the following which are not eligible: A. Blasting Operations B. All tunneling other than tunneling at street crossings |
| 0567 | 3 | 2 | 525* | 0593/S | Sewing Machine Store - Including Repair |
| 0567 | 1 | 1 | 211 | 0220/P | Sheet Metal Contractor - Erection, Installation or Repair – NOC * ** <ul style="list-style-type: none"> Roofing separately classified and rated Includes incidental shop work Duct work in connection with the installation of air conditioning or heating systems by the insured shall be separately classified and rated under the appropriate Air conditioning or heating installation, service or repair classification |
| 6850 | 1 | 1 | 211 | 0221/R | Sheet Metal Contractor - Shop Only <ul style="list-style-type: none"> Does not apply to risks which do outside sheet metal work |
| 0922 | 2 | 1 | 585* | 0700/S | Shoe Repair Shop <ul style="list-style-type: none"> Includes shoe shining and the sale of accessories |
| 0520 | 2 | 2 | 539* | 0675/S | Shoe Store - Retail |
| 0520 | 2 | 2 | 499* | 0879/S | Shoe Store - Wholesale |
| 0567 | 1 | 1 | 211 | 0259/P | Siding Installation <ul style="list-style-type: none"> Wood siding installation is separately classified and rated as Carpentry (Code 0204) Exclude E.F.I.S. – use endorsement CG2186 |
| 6009 | 1 | 1 | 449* | 0352/R | Sign Mfg. - Metal, Plastic and Wood <ul style="list-style-type: none"> Sign erection, installation, or repair are separately classified and rated (Code 0227) |
| 0922 | 1 | 1 | 211 | 0227/P | Sign Painting and Erection <ul style="list-style-type: none"> Includes shop operations and the existence hazard of signs located away from the insured's premises For spray painting operations, a property damage deductible per claim applies - Use Endorsement UL-BU |
| 4809 | 1 | 1 | 428* | 0376/R | Silk Screening |
| 0566 | 4 | 3 | 579* | 0596/S | Ski Shop (must be on the same premises as facilities - central station burglar alarm required) |
| 0922 | 1 | 1 | 589* | 0958/R | Small Engine Repair |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 2 | 1 | 211 | 0288/P | Snow and Ice Removal Contractor (HO) <ul style="list-style-type: none"> • Include the payroll of the drivers and their helpers • Parking lots and driveways only • Removal for other than parking lots and driveways requires home office approval prior to binding |
| 0566 | 4 | 4 | 499* | 0843/S | Sporting Goods Distributor (HO) <ul style="list-style-type: none"> • Central station burglar alarm system required The following are not eligible: A. If Guns or Ammunition on Premises, Consult HO B. Hand Gun Sales |
| 6900 | 4 | 3 | 449* | 0353/R | Sporting Goods Mfg. (HO) |
| 0566 | 4 | 3 | 579* | 0676/S | Sporting Goods - Retail (HO) # <ul style="list-style-type: none"> • Central station burglar alarm system required The following are not eligible: A. If Guns or Ammunition on Premises, Consult HO B. Hand Gun Sales |
| 0566 | 4 | 3 | 499* | 0880/S | Sporting Goods - No Sale of Guns and Ammunition - Wholesale (central station burglar alarm system required) (HO) # |
| 0563 | 2 | 1 | 211 | 0185/P | Sprinkler Contractor – Residential only <ul style="list-style-type: none"> • 25% or more of the insured's work involves the installation, service or repair of residential sprinkler systems |
| | | | | U185/P | Increased Hazard for Underground Operations # |
| 0702 | 1 | 1 | 835 | 0413/A | Stock Brokerage - Office ** |
| 6009 | 1 | 1 | 439* | 0229/R | Stone Cutting and Polishing <ul style="list-style-type: none"> • Includes memorial headstone sales The following are separately classified and rated: A. Quarrying B. Mining C. Stone Cutting in Quarries The following are not eligible: A. Gemstone Cutting or Polishing |
| 0564 | 2 | 1 | 579* | 0646/S | Store Fixtures - Retail |
| 0564 | 2 | 1 | 476* | 0881/S | Store Fixtures - Wholesale |
| 0567 | 3 | 3 | 579* | 0589/S | Store - Retail - Food or Beverages - NOC <ul style="list-style-type: none"> • Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0532 | 3 | 4 | 579* | 0465/S | Store - Retail - Food or Beverages - Seasonal (HO) |
| 0567 | 3 | 3 | 579* | 0577/S | Store - Retail - No Food or Beverages - NOC |
| 0567 | 3 | 3 | 499* | 0808/S | Store - Wholesale - Food or Beverages - NOC <ul style="list-style-type: none"> • Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0567 | 3 | 3 | 499* | 0831/S | Store - Wholesale - No Food or Beverages - Domestic Products - NOC |
| 0567 | 2 | 2 | 499* | 0832/S | Store - Wholesale - No Food - Supplies and Light Equipment - NOC |
| 0567 | 1 | 1 | 211 | 0989/P | Street Cleaning |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| NA | NA | NA | 211 | 0228/H | <p>Street or Road - Existence and Maintenance (rating base is per mile)</p> <ul style="list-style-type: none"> The existence hazard includes the following: Sidewalks, Culverts, Parking Meters, Traffic Lights and Signs, Street Benches and Decorations, Public Refuse Receptacles, Safety Zone Stanchions, Light and Telephone Poles, Trees, Water Hydrants, Alarm Boxes The maintenance hazard includes operations such as: Ditch Cleaning, Dragging, Dust Laying, Dusting, Erection or Removal of Snow Fences, Road Markers, Signs or Guard Rails, Maintenance of Guard Rails and Posts, Oiling, Patching, Planting on Right-of-Way, Removal of Brush, Repair or Maintenance of Culvert, Road Marking, Snow Removal, Spraying and Fumigating, Spreading of Gravel, Street or Road Maintenance, Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping, Tarring or Sanding, Tree Pruning, Weed or Grass Cutting <p>The following are separately classified and rated:</p> <p>A. Street or Road Paving or Repaving (Code 0223)</p> <p>B. Excavation (Code 0208)</p> <p>The following are not eligible:</p> <p>A. New Road or Highway Construction</p> <p>B. Toll Bridges</p> <p>C. Drawbridges</p> |
| 0563 | 1 | 1 | 211 | 0223/P | <p>Street or Road Paving or Repaving, Surfacing, etc. (XCU) (HO)</p> <p>The following are separately classified and rated:</p> <p>A. Clearing Right-of-Way (Grading Code 0284)</p> <p>B. Earth or Rock Excavation (Code 0208)</p> <p>C. Filling or Grading (Code 0284)</p> <ul style="list-style-type: none"> Street Construction is not eligible |
| | | | | X223/P | Increased Hazard for Explosion # |
| | | | | C223/P | Increased Hazard for Collapse # |
| | | | | U223/P | Increased Hazard for Underground Operations # |
| 0432 | 3 | 5 | 511* | 0908/S | <p>Supermarket - Exceeding 15,000 Sq. Ft Area (HO)</p> <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 0567 | 1 | 1 | 211 | 0282/P | <p>Surveyors – Land – not engaged in actual construction **</p> <ul style="list-style-type: none"> Applies to risks in the business of providing surveying services but not engaged in actual construction Draftsman separately classified and rated This is an N.P.D. Classification Professional Liability excluded use endorsement CG2243 |
| 0844 | 2 | 1 | 669* | 0954/H | <p>Swimming Pools or Bathing Beaches - Incl. Bath Houses * (HO) #</p> <ul style="list-style-type: none"> Not commercially operated No diving boards, platforms or slides Does not apply to swimming pools in conjunction with hotels or motels operated by the insured |
| 0567 | 2 | 1 | 211 | 0242/P | <p>Swimming Pools - Above Ground - Installation, Servicing or Repair</p> <ul style="list-style-type: none"> Includes the incidental sale of parts or accessories No installation or work on diving boards, platforms, or slides |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 2 | 1 | 211 | 0243/P | Swimming Pools - Below Ground - Installation, Servicing or Repair (XCU) (HO) <ul style="list-style-type: none"> Includes the incidental sale of parts or accessories No installation or work on diving boards, platforms, or slides |
| | | | | X243/P | Increased Hazard for Explosion # |
| | | | | C243/P | Increased Hazard for Collapse # |
| | | | | U243/P | Increased Hazard for Underground Operations # |
| 0702 | 2 | 1 | 655 | 0770/P | TV Broadcasting (including payroll for sales persons and clerical office) (HO) <ul style="list-style-type: none"> Professional Liability Coverage not available |
| 0922 | 3 | 2 | 589 | 0734/P | TV Repair or Installation <ul style="list-style-type: none"> Includes erection of antennas |
| 0563 | 3 | 2 | 525* | 0640/S | TV or Radio Store - Retail (central station burglar alarm system required) |
| 0563 | 3 | 2 | 496* | 0885/S | TV or Radio Store - Wholesale (central station burglar alarm system required) |
| 0520 | 3 | 2 | 539* | 0578/S | Tailor and Dress Making Shop |
| 0541 | 3 | 4 | 551* | 0565/S | Tavern (includes commissions from Lottery Sales) (HO) |
| 0922 | 2 | 1 | 449* | 0767/S | Taxidermist |
| 0702 | 1 | 1 | 635 | 0701/P | Tax Return Preparation - Office |
| 0702 | 1 | 1 | 585* | 0781/A | Telephone Answering and Paging Service |
| 0563 | 3 | 2 | 525* | 0677/S | Telephone Store - Including Cellular and Pager - No Installation - Retail |
| 0563 | 3 | 2 | 499* | 0882/S | Telephone Store - Including Cellular and Pager - No Installation - Wholesale |
| 0702 | 2 | 1 | 211 | 0260/P | Telephone System Installation, Service and Repair (no pole work) |
| 0832 | 1 | 4 | 652* | 0780/M | Theater-Movie Modern (HO) <ul style="list-style-type: none"> Structures not to exceed 25 years of age-no live performances The following are separately classified and rated: A. Amusement Devices B. Refreshment Stands |
| 0702 | 1 | 1 | 586* | 0429/R | Ticket Agency -Sports/Entertainment - Office <ul style="list-style-type: none"> Applies to ticket agencies primarily selling tickets for sports and entertainment events Travel ticket sales separately classified and rated |
| 0520 | 2 | 1 | 525* | 0647/S | Tile and Ceramic Dealers - No Installation - Retail |
| 0520 | 2 | 1 | 499* | 0883/S | Tile and Ceramic Dealers - No Installation - Wholesale |
| 0567 | 2 | 1 | 211 | 0224/P | Tile, Stone, Mosaic or Terrazzo Work - Interior Construction Only <ul style="list-style-type: none"> Exterior construction work classified and rated as Masonry (Code 0212) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0512 | 4 | 2 | 542* | 0571/R | Tire Dealer - No Recapping <ul style="list-style-type: none"> Includes repairing, vulcanizing, and adjustment of tires to vehicles away from the premises of the insured This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 0844 | 1 | 2 | 585* | 0901/S | Toning Beds/Salons (no tanning beds; add medical payments exclusion endorsement CG2135) # (HO) |
| 6810 | 2 | 1 | 440* | 0261/S | Tool and Die Shop (HO) <ul style="list-style-type: none"> Applies to the manufacturing of dies, drill bits, fixtures, jigs, reamers, taps, etc. |
| 6850 | 4 | 2 | 440* | 0356/R | Tool MFG - NOC (non-powered hand type only) (HO) <ul style="list-style-type: none"> No industrial or heavy equipment mfg Includes Forging, Trimming, and Machining The following shall be separately classified and rated: <ul style="list-style-type: none"> Power Tool Manufacturing Power equipment – household type Power tool manufacturing – not household or hand type |
| 0563 | 2 | 1 | 490* | 0536/S | Tool Store <ul style="list-style-type: none"> Rentals - separately rated - codes 0728/0764 (HO) |
| NA | 1 | 2 | 556* | 0111/S | Tourist or Trailer Court (not mobile home park) <ul style="list-style-type: none"> Use Endorsement UL-BZ |
| 0912 | 1 | 4 | 581 | 0739/S | Towels, Uniforms, Linens or Diapers Furnished to Others (HO) |
| * | 3 | 2 | 881 | 0161/U | Townhouse Association - Association Risks Only (HO) Applies to risks that meet the following qualifications: <ol style="list-style-type: none"> The individual owners own a fee simple title to the unit, including the inside walls, outside walls, and the land on which his or her unit sits The individual owner generally has an undivided interest in the common element of the project along with other unit owners. Common elements would include parking areas, recreational facilities, etc., but would not include the land on which each individual unit sits or the outer perimeter walls and common walls of each individual unit The individual owner is generally responsible for repair and maintenance of the unit, both interior and exterior including the roof. <ul style="list-style-type: none"> For additional insureds, use Additional Insured - Townhouse Associations Endorsement CG2017 The following are separately classified and rated: <ol style="list-style-type: none"> Swimming Pools Bathing Beaches Indoor parking <ul style="list-style-type: none"> Does not apply to Condominium Associations For additional insureds, use Additional Insured - Townhouse Associations Endorsement CG2017 |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| * | 1 | 1 | 974 | 0608/E | Townships up to 2,500 population (exclude Medical Payments) (HO) Refer to Governmental Subdivision - Codes 0608/0635 |
| * | 1 | 1 | 973 | 0635/E | Townships over 2,500 population (exclude Medical Payments) (HO) Refer to Governmental Subdivision - Codes 0608/0635 |
| 0567 | 4 | 2 | 579* | 0582/S | Toy Store - Retail |
| 0567 | 4 | 2 | 499* | 0835/S | Toy Store - Wholesale |
| NA | 1 | 2 | 556* | 0111/S | Trailer Court - Travel Type (not mobile home parks) • Use Endorsement UL-BZ |
| 0702 | 1 | 1 | 586* | 0737/A | Travel Agency – Tours • Applies to travel agencies which organize tours • Worldwide coverage is excluded. Use endorsement CG2228 |
| 0567 | 4 | 2 | 579* | 0500/S | Trophy Store |
| 0702 | 2 | 1 | 321 | 0744/P | Trucking Company • Includes all employees' payroll other than full-time drivers and clerical • Storage warehouse rated separately - Code 0962 • Moving Companies are not eligible |
| 0757 | 4 | 5 | 692 | 0763/A | Union Hall – Office risk only • Excludes Personal Injury and Advertising Injury - Use Endorsement CG2138 |
| 3009 | 2 | 1 | 589* | 0721/P | Upholstery Shop - Incl. Work on Customer's Premises |
| 3009 | 2 | 1 | 589* | 0722/P | Upholstery - Shop Only • Includes incidental furniture refinishing or repairing |
| NA | 2 | 1 | 880 | 0960/B | Vacant Land - Excludes Real Estate Development Property • Applies solely to the existence and maintenance of property exclusive of buildings • Property which is actively being developed is classified and rated as Real Estate Development Property (Code 0943) The following are separately classified and rated: A. Vacant Land used by persons other than the insured for business purposes B. Hunting Preserves |
| 0567 | 3 | 2 | 496* | 0705/S | Vacuum Cleaner Sales and Service |
| 1190 | 4 | 2 | 643 | 0706/S | Vending Machine Operations (HO) • Rate machines in the open using special fire class code • Applies to the ownership, maintenance and operation of vending machines located away from the insured's premises |
| * | 2 | 2 | 449* | 0342/S | Venetian Blind Mfg (HO) |
| 0702 | 3 | 2 | 671 | 0418/P | Veterinarian - Office (Professional Liability by Endorsement UL-AG; see also Kennels) |
| 0567 | 3 | 2 | 579* | 0648/S | Video Games - Retail (central station burglar alarm system required) * (HO) |
| 0567 | 3 | 2 | 496* | 0887/S | Video Games - Wholesale (central station burglar alarm system required) * (HO) |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|--|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0567 | 3 | 2 | 579* | 0466/S | <p>Video Sales and Rentals - Video Store</p> <ul style="list-style-type: none"> Applies to stores which primarily rent video tapes, disks, or electronic game cartridges This classification also includes the incidental sales of: <ul style="list-style-type: none"> A. New and used tapes, disks, or game cartridges B. Prepackaged computer software C. Video equipment D. Packaged food or drinks and novelty items such as collector cards, posters, magazines, and tee-shirts <p>The following are separately classified and rated:</p> <ul style="list-style-type: none"> A. Sales of electronic equipment, other than video equipment and computers B. Installation, service, or repair of video or electronic equipment If X-Rated Movies, Consult Home Office |
| 1230 | 2 | 1 | 325 | 0963/P | <p>Warehouse - Cold Storage (not lockers) (HO)</p> <ul style="list-style-type: none"> Individual storage lockers separately classified and rated (GL Code 49763) - Use Endorsement CG2229 to Exclude Property Entrusted to the Insured |
| * | S | S | 325 | 0965/A | <p>Warehouse - Mini - Self Storage</p> <p>The following are separately classified and rated:</p> <ul style="list-style-type: none"> A. Private Warehouses (Code 0961) B. Cold Storage Warehouses/lockers (Code 0963) C. HO approval needed to write (IM) Warehouseman's Floaters Use Endorsement CG2229 to Exclude Property Entrusted to the Insured |
| * | S | S | 325 | 0962/A | <p>Warehouse - Not Occupied by Insured</p> <p>The following are separately classified and rated:</p> <ul style="list-style-type: none"> A. Private Warehouses (Code 0961) B. Cold Storage Warehouses/lockers (Code 0963) C. HO approval needed to write (IM) Warehouseman's Floaters Use Endorsement CG2229 to Exclude Property Entrusted to the Insured |
| * | S | S | 325 | 0961/A | <p>Warehouse or Storage Areas - NOC</p> <ul style="list-style-type: none"> Occupied by insured for insured's use exclusively |
| 0931 | 1 | 3 | 211 | 0799/S | <p>Wash on Wheels</p> <ul style="list-style-type: none"> This classification also includes coverage for operation of customer's automobiles on insured's premises. Use Operation of Customers Autos On Particular Premises Endorsement CG 2268. Must also add Deductible Liability Insurance CG 0300 using the \$250 deductible option. |
| 2350 | 1 | 1 | 419* | 0350/S | <p>Water Bottling - non-carbonated (HO)</p> |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 0701 | 2 | 1 | 331 | 0263/P | Water Company (HO) <ul style="list-style-type: none"> Includes maintenance of water mains or connections Excludes injury or damage resulting from a failure to supply, Use Endorsement CG2250 The following are separately classified and rated: <ul style="list-style-type: none"> A. Installation, Servicing, or Repair of Appliances B. Store Operations C. Fixtures or appliances rented to others The following are not eligible: <ul style="list-style-type: none"> A. Existence Hazard of Dams, Reservoirs, Dikes and Levees B. Construction of Aqueducts, Buildings, Dams, and Reservoirs |
| 0567 | 2 | 2 | 211 | 0283/P | Water Main Connection (no excavation or tunneling) (HO) <ul style="list-style-type: none"> This is an N.P.D. Classification with Water Companies (Code 0263) All tunneling other than at street crossings shall be separately classified and rated |
| 0922 | 1 | 1 | 211 | 0262/P | Water Softeners and Purification Systems Installation, Service and Repair Includes: <ul style="list-style-type: none"> A. Incidental plumbing B. Sales of water softening equipment to be used in connection with the insured's installation, service, or repair operations The following are separately classified and rated: <ul style="list-style-type: none"> A. Sales of Water Softening Chemicals B. Sales of Softening Equipment which is not to be used in connection with the insured's installation, service, or repair operations - classify and rate as Plumbing Supplies and Fixtures Dealers |
| 0564 | 2 | 1 | 525* | 0534/S | Waterbed Store - Retail |
| 0564 | 2 | 1 | 476* | 0809/S | Waterbed Store - Wholesale |
| 4809 | 1 | 1 | 635 | 0761/P | Web Site Design # (HO) <ul style="list-style-type: none"> Applies to risks that design and determine content of web sites for others Exclude Professional Liability – use endorsement CG2299 No Web Hosting |
| 0567 | 2 | 1 | 211 | 0225/P | Welding or Cutting Contractor - NOC - NPD (X) (HO) The following are not eligible: <ul style="list-style-type: none"> A. Work Under Air Pressure - Caisson Work B. Work in connection with demolition jobs - Wrecking C. Work in connection with the erection of iron or steel frame structures or bridges D. Welding or fabrication away from the insured's premises |
| | | | | X225/P | Increased Hazard for Explosion # |
| 0520 | 3 | 2 | 585* | 0594/S | Wig Shop |
| 0567 | 1 | 1 | 635 | 0244/P | Window Cleaning - Store Fronts or Homes (not exceeding 2 stories) (HO) |
| 0563 | 2 | 1 | 579* | 0649/S | Windows and Doors Store - No Installation - Retail |
| 0563 | 2 | 1 | 499* | 0884/S | Windows and Doors Store - No Installation - Wholesale |

| CODES | | | | | ELIGIBLE CLASSIFICATION DESCRIPTION |
|----------|-------|----------|---------|---------------|---|
| CSP CODE | THEFT | B/R TD&D | EMP DIS | LIAB/ RAT BAS | |
| 2459 | 2 | 2 | 412* | 0346/S | Wine Mfg - Still (HO) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 2459 | 2 | 2 | 412* | 0471/S | Wineries Mfg - Sparkling (HO) <ul style="list-style-type: none"> Liquor Liability coverage available by endorsement CG0033 (HO) – submit Liquor Liability supplemental application |
| 6850 | 2 | 1 | 440* | 0348/S | Wire Goods Mfg (HO) <ul style="list-style-type: none"> Wire Rope Manufacturing and Drawing separately rated (Code 0315) |
| 0702 | 1 | 1 | 635 | 0430/R | Word Processing and Typing Service - Office |
| 0532 | 2 | 1 | 519* | 0550/S | Yogurt Store - Not Serving Food or Beverages for Consumption on the Premises |
| 0532 | 2 | 1 | 519* | 0541/S | Yogurt Store - Serving Food or Beverages for Consumption on the Premises (HO) |

GENERAL RULES AND INFORMATION

RULE 1 POLICY WRITING MINIMUM PREMIUM

The policy writing minimum premium is \$500.

RULE 2 WHOLE DOLLAR PREMIUM RULE

All premiums will be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more will be rounded to the next higher whole dollar.

ULTRAFLEX PROPERTY COVERAGE PART

RULE 3 PROPERTY RATING AND PREMIUM CALCULATION

Buildings

1. If two structures to be insured are separated by a space, rate as two separate buildings for property coverage rating purposes.
2. If a structure:
 - a. is divided by an eight inch masonry wall or a six inch reinforced concrete wall without openings,
 - b. has a party wall which pierces the roof when the roof is combustible or metal, or
 - c. has a party wall which pierces any non-masonry wallsthen consider the structure as multiple buildings for property coverage rating purposes.

CSP Class Code

Determine CSP Class Code for each occupancy in each building.

Determine the percentage of total building floor area for each different CSP Class Code in the building.

Note: Exclude building service and maintenance areas such as basement service areas from the total building area.

To determine the proper CSP Class Code, the following steps should be taken:

Property in the Open

Property in the Open (considered as separate building from other property). Use UL-QL Additional Building Property endorsement to provide building coverage and UL-QU Additional Covered Property endorsement to provide contents coverage.

1. Bridges, wharves, piers and aqueducts use Code 1200,
2. Billboards and signs use Code 1185,
3. Drive-in Theaters and screens use Code 0833,
4. For Auto Service Station, Underground Fuel Storage Tanks, contents of such tanks, pumps, piping and connections to the tanks, awnings, signs, and metal smokestacks necessary and usual to the operation of an automobile service station use Code 0932.
5. Other property in the open use Code 1190.

Other Property

1. If possible, use the Classification Table to determine the CSP Class Code.
2. Lessors' Risk classes, warehouses and condominium-association risk classes, use the Classification Table.
3. Boroughs, Townships, Municipalities and Counties use Code 1070 for Firehouses and Police Stations, Code 1051 for Libraries, and Code 0701 for all other public buildings.
4. Consult Commercial P/C Underwriting for any other necessary CSP Class Codes.

Use the following criteria to determine the CSP Class Code applicable to the building:

1. **Sole Occupancy Buildings** - CSP Class Code applicable to the building is the same as the CSP Class Code applicable to the occupancy.
2. **Multiple Occupancy Buildings** -
 - a. In the case of equal areas, except as otherwise provided below, use the CSP Class Code which produces the highest rate.
 - b. When 75% or more of the building is occupied by:
 - Habitational Properties (CSP Class Codes 0074 through 0079), or
 - Apartments,
 the CSP Class Code applicable to the building is determined as follows:
 - 1) When the remaining area is devoted to Funeral Homes (0923), Offices (0701 or 0702) or Light Hazard Service Occupancies (0921), the CSP Class Code for the building is the predominant Habitational (0074 through 0079) or Apartment (0311 through 0313) Code.
 - 2) When the remaining area is devoted to occupancies other than Funeral Homes, Office or Light Hazard Service Occupancies and:
 - a) The predominant class code is Habitational, such codes are not applicable and the CSP Class Code for the building is the code applicable to the largest remaining floor area. (see e.3))
 - b) The predominant occupancy is Apartments, the CSP Class Code for the building is the applicable Apartment - Mercantile code (0321 through 0323).
 - c. For buildings occupied solely by Apartment and Habitational Occupancies, and neither occupies 75% or more of the building, the largest floor area (Habitational) 0074-0079 or (Apartment) 0311-0313 Code applies.
 - d. When 75% or more of the building is occupied by Offices (Codes 0701 or 0702), the CSP Class Code applicable to the building is the largest floor area 0701 or 0702 Code.
 - e. All other buildings -
 - 1) For buildings occupied solely by Apartment, Habitational and Office Occupancies, with no one such occupancy more than 75% of the building area, disregard the area occupied for Apartment and Habitational purposes. The CSP Class Code applicable to the building is the largest floor area 0701 or 0702 Code.
 - 2) When the building occupancy is other than in e.1) above, disregard the area associated with Habitational, Apartment or Office occupancies. The CSP Class Code applicable to the building is the code applicable to the largest remaining floor area. (see e.3))
 - 3) **Exception** - When the largest remaining floor area is occupied by two or more mercantile tenants (CSP Class Codes 0511 through 0580), use CSP Class Code 0581 or 0582. CSP Class Code 0582 is applicable when any tenant in a multiple occupancy mercantile building has a CSP Class Code of 0564.

In determining the CSP Class Code with the largest remaining floor area, the area of all mercantile tenants is to be combined.

Construction Code Selection

Choose the appropriate construction code for each building from the following list:

Single Construction

- A. **Frame** - Buildings where Exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as wood-iron clad and stucco on wood).
 - 1. Code 11 - All Other
 - 2. Code 12 - Vinyl
 - 3. Code 13 - Aluminum
- B. **Joisted Masonry** - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible other than those classified as Heavy Timber Joisted Masonry.
 - Other Than Reinforced Masonry**
 - 1. Code 21 - Low Rise Building
 - 2. Code 22 - High Rise Building
 - Reinforced Masonry**
 - 1. Code 23 - Low Rise Building
 - 2. Code 24 - High Rise Building
- C. **Non-Combustible** - Buildings where the exterior walls and the floors and roof are constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials other than those classified as Superior Non-Combustible.
 - Light Steel Construction**
 - 1. Code 31 - Low Rise Building
 - 2. Code 32 - High Rise Building
 - Other Than Light Steel Construction**
 - 1. Code 33 - Low Rise Building
 - 2. Code 34 - High Rise Building
- D. **Masonry Non-Combustible** - Buildings where the exterior walls are constructed of masonry materials as described in Code 2 above, with the floors and roof of metal or other non-combustible materials, other than those classified as Superior Masonry Non-Combustible.
 - Other Than Reinforced Masonry**
 - Light Steel Construction
 - 1. Code 41 - Low Rise Building
 - 2. Code 42 - High Rise Building
 - Other Than Light Steel Construction
 - 1. Code 43 - Low Rise Building
 - 2. Code 44 - High Rise Building
 - Reinforced Masonry**
 - Light Steel Construction
 - 1. Code 45 - Low Rise Building
 - 2. Code 46 - High Rise Building
 - Other Than Light Steel Construction
 - 1. Code 47 - Low Rise Building
 - 2. Code 48 - High Rise Building
- E. **Modified Fire Resistive** - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours.
 - Other Than Reinforced Masonry**
 - Light Steel Construction
 - 1. Code 51 - Low Rise Building
 - 2. Code 52 - High Rise Building
 - Other Than Light Steel Construction
 - 1. Code 53 - Low Rise Building
 - 2. Code 54 - High Rise Building

Reinforced Masonry

Light Steel Construction

1. Code 55 - Low Rise Building

2. Code 56 - High Rise Building

Other Than Light Steel Construction

1. Code 57 - Low Rise Building

2. Code 58 - High Rise Building

- F. **Fire Resistive** - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

Other Than Reinforced Masonry

Light Steel Construction

1. Code 61 - Low Rise Building

2. Code 62 - High Rise Building

Other Than Light Steel Construction

1. Code 63 - Low Rise Building

2. Code 64 - High Rise Building

Reinforced Masonry

Light Steel Construction

1. Code 65 - Low Rise Building

2. Code 66 - High Rise Building

Other Than Light Steel Construction

1. Code 67 - Low Rise Building

2. Code 68 - High Rise Building

- G. **Heavy Timber Joisted Masonry**- Joisted Masonry buildings where the entire roof is a minimum of 2 inches in thickness and is supported by timbers having a minimum dimension of 6 inches; or, where the entire roof assembly is documented to have a wind uplift classification of 90 or equivalent.

Other Than Reinforced Masonry

1. Code 71 - Low Rise Building

2. Code 72 - High Rise Building

Reinforced Masonry

1. Code 73 - Low Rise Building

2. Code 74 - High Rise Building

- H. **Superior Non-Combustible** - Non-combustible buildings where the entire roof is constructed of 2 inches of masonry on steel supports; or, where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have a wind uplift classification of 90 or equivalent.

Other Than Light Steel Construction

1. Code 83 - Low Rise Building

2. Code 84 - High Rise Building

- I. **Superior Masonry Non-Combustible** - Masonry Non-combustible buildings where the entire roof is constructed of 2 inches of masonry on steel supports; or where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have a wind uplift classification of 90 or equivalent.

Other Than Reinforced Masonry

Light Steel Construction

1. Code 91 - Low Rise Building

2. Code 92 - High Rise Building

Other Than Light Steel Construction

1. Code 93 - Low Rise Building

2. Code 94 - High Rise Building

Reinforced Masonry

Light Steel Construction

1. Code 95 - Low Rise Building

2. Code 96 - High Rise Building

Other Than Light Steel Construction

1. Code 97 - Low Rise Building
2. Code 98 - High Rise Building

- J. **Masonry Veneer** - Buildings with Combustible wall materials having an exterior surface of brick, stone or other masonry, including brick veneer and stone veneer.

Other Than Reinforced Masonry

1. Code 01 - Low Rise Building
2. Code 02 - High Rise Building

Reinforced Masonry

1. Code 03 - Low Rise Building
2. Code 04 - High Rise Building

Mixed Construction

If a building is of mixed construction, determine the applicable construction code as follows:

1. If more than 1/3 of the total wall area is of combustible materials, the applicable construction type is either frame or masonry veneer, whichever is more prevalent.
2. When 1. is not applicable, compare the portion of wall area which is non-combustible to the portion of wall area which is either masonry or fire-resistive.
 - a. If the non-combustible portion is larger, the applicable construction is either non-combustible or superior non-combustible, whichever is more prevalent.
 - b. If the non-combustible portion is not larger, the construction type is:
 - 1) Fire Resistive or Modified Fire Resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
 - 2) Masonry Non-Combustible or Superior Masonry Non-Combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - 3) Joisted Masonry or Heavy Timber Joisted Masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

Rating Method Selection

Choose the appropriate rating method from the following list:

Class Rated - Rating Method Selection

Class rated - includes

Basic Group I Class Rating Eligibility

Basic Group I class rating eligibility includes:

1. Limited Cooking Facilities: Limited Cooking Facilities are defined as those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system;
2. Frame, Joisted Masonry and Non-Combustible, Heavy Timber Joisted Masonry and Superior Non-Combustible construction up to 25,000 sq. ft; and
3. Masonry Non-Combustible, Superior Masonry Non-Combustible, Modified-Fire Resistive and Fire Resistive construction up to 5,000 sq. ft.

These expansions apply only if all other current criteria for class rating are satisfied (for example, sprinklered properties remain spec rated).

All Habitational properties are eligible for class rating regardless of construction type or square footage.

1. The following Habitational CSP Class Codes

0074, 0075, 0076, 0077, 0078, 0079, 0311, 0312, 0313, 0321, 0322, 0323, 0331, 0332, 0333, 0341, 0342, 0343

2. The following Motel and Hotel CSP Class Codes, if total floor area (excluding basements) is 25,000 square feet or less for Frame, Joisted Masonry or Non-Combustible, Heavy Timber Joisted Masonry, Superior Non-Combustible or Masonry Veneer or 5,000 square feet or less for Masonry Non-Combustible, Superior Masonry Non-Combustible, Modified Fire Resistive, or Fire Resistive (excluding basement and apartment areas).

0742, 0743, 0744, 0745, 0746, 0747

3. The following Mercantile, Non-Manufacturing and warehouse CSP Class Codes, if total area (excluding basements) is 25,000 square feet or less for Frame, Joisted Masonry, Non-Combustible, Heavy Timber Joisted Masonry, Superior Non-Combustible, or Masonry Veneer or 5,000 square feet or less for Masonry Non-Combustible, Superior Masonry Non-Combustible, Modified Fire Resistive, or Fire Resistive (excluding basement and apartment areas).

0511, 0512, 0520, 0531, 0532, 0533, 0534, 0541, 0545, 0550, 0561, 0562, 0563, 0564, 0565, 0566, 0567, 0570, 0580, 0581, 0582, 0701, 0702, 0755, 0756, 0757, 0831, 0832, 0833, 0834, 0841, 0843, 0844, 0845, 0846, 0851, 0852, 0900, 0911, 0912, 0913, 0921, 0922, 0923, 0931, 0932, 0933, 0934, 0940, 0951, 0952, 1000, 1051, 1052, 1070, 1150, 1180, 1211, 1212, 1213, 1220, 1230, 1400, 1650, 1700, 1751, 1752, 2200, 2350, 2459, 2800, 3409, 4809

4. The following light manufacturing CSP Class codes, if total floor area (excluding basements) is 25,000 square feet or less for Frame, Joisted masonry, Non-Combustible, Heavy Timber Joisted Masonry, Superior Non-Combustible or Masonry Veneer or 5,000 square feet or less for Masonry Non-Combustible, Superior Masonry Non-Combustible, Modified Fire Resistive or Fire Resistive (excluding basement and apartment areas).

2200, 2350, 2459, 2800, 3409, 4809

5. Class Rated – Dwelling Risks with Incidental Occupancies in the premise

A Dwelling risk that includes an incidental occupancy in the premise should always be rated using the CSP code derived from that incidental occupancy.

Specific-Rated - Rating Method Selection

Specific-Rated - includes all buildings not otherwise specified in class, dwelling, or special class rating procedures. If the following occupancies are in the building, no matter what their percentage this type of rating applies: Commercial cooking – not limited (grease-laden vapors); Spray painting operation; manufacturing operation other than Light Mfg. CSP codes (2200, 2350, 2459, 2800, 3409 or 4809) or if Agriculture products storage or processing CSP codes 1251, 1252, 1300, 1501, 1502, 1550 or 1610.

Special Class Rated - Rating Method Selection

Special Class rated - includes all buildings having CSP Class Codes 1185, 1190 and 1200.

Premium Calculations - Named Perils, Comprehensive Perils without Theft

For Theft, go to [CRIME PROTECTION](#).

Building Premium Calculation - Class Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine building Group I rate from [Group I Class Rates](#) based on CSP class code.
- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **class Construction Factors**.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on the protection class of the building.
- D. Determine the property territory for the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply by appropriate Group I class factor from [PROPERTY TERRITORIAL DEFINITIONS](#) based on the territory.
- F. Multiply by appropriate factor from [Apartment Credits - Property](#) based on construction and protection class (1.00 if not applicable).

Apartment Credits are to be used when rating commercial occupancies, not exceeding 2,500 sq. ft., with apartments. The factors should be applied to the appropriate building and/or contents rate.

Apartment credits shall apply only to risks with the following CSP Class Codes:

0512, 0520, 0531, 0532, 0541, 0562, 0563, 0564, 0565, 0566, 0567, 0570, 0581, 0582, 0845, 0921, 0922*, 0923*

For multiple occupancies, apply the credit if the building contains one or more of these risks.

*If part of a multiple occupancy, this class code occupancy must occupy the largest area or must produce the highest building rate if areas are equal.

- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- H. Determine the Group II class rate from [Group II Class and Special Rates](#) based on construction.
- I. Multiply by appropriate Group II multiplier (if applicable) from [Group II Multipliers](#) based on CSP class code and construction.
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.19. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- L. Add the Total Group I rate determined in Step G to the Total Group II rate determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Building [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QF Functional Replacement Cost - Buildings Factor of 1.30 (if applicable).
- Q. Multiply by amount of insurance divided by 100 and round to the nearest dollar.
- R. Multiply by the appropriate building relativity discount factor from [Building Relativity Discount Factors](#) based on the amount of insurance and round to the nearest dollar. If a relativity factor is not shown on the rate pages for the desired amount of insurance, use the Interpolation Procedure to calculate a relativity factor.
- S. Multiply by the [Building Age Factor](#) and round to the nearest dollar.
- T. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- U. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Building Premium Calculation - Specific Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine building Group I loss cost from ISOTEL.
- B. Multiply by the [Group I Specific Loss Cost Multipliers](#).
- C. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- D. Determine the Group II rate from [Group II Class and Special Rates](#) based on construction.
- E. Multiply by appropriate Group II multiplier from [Group II Multipliers](#) based on CSP class code and construction.
- F. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.19. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step H. If the Exclusion is not applicable, then multiply by 1.00 and go to Step G.
- G. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on the amount of insurance and policy deductible. **This is the Total Group II rate.**
- H. Add the Total Group I rate determined in Step C to the Total Group II rate determined in Step F or Step G.
- I. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- J. Multiply by Building [Named Perils Factor](#) (if applicable).
- K. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- L. Multiply by the UL-QF Functional Replacement Cost - Buildings Factor of 1.30 (if applicable).
- M. Multiply by amount of insurance divided by 100 and round to the nearest dollar.
- N. Multiply by the [Building Age Factor](#) and round to the nearest dollar.
- O. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- P. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Building Premium Calculation - Dwelling Rated Risks - All Occupancies Except Private Garages

(Unless otherwise noted, round to the nearest dollar after each step.)

- A. Determine building Group I key premium from [Group I Dwelling Key Premiums](#) based on number of families and owner occupied versus non-owner occupied buildings.
- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **dwelling Construction Factors**.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class.
- D. Determine the property territory from the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply premium in Step C by the appropriate Group I dwelling factor from [PROPERTY TERRITORIAL DEFINITIONS](#).
- F. Multiply by the appropriate Group I Dwelling Key factor from [Group I Dwelling Key Factors](#) based on the amount of insurance divided by 1,000. (If the exact amount is not listed, then [interpolate](#).)
- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I premium.**
- H. Determine building Group II key premium from [Group II Dwelling Key Premiums](#).
- I. Multiply by the Group II Dwelling Key factor from [Group II Dwelling Key Factors](#) based on amount of insurance divided by 1,000. (If the exact amount is not listed, then interpolate.)
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.19. If the Exclusion is applicable, then **this is the Total Group II premium** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II premium.**
- L. Add the Total Group I premium determined in Step G to the Total Group II premium determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Building [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QF Functional Replacement Cost - Buildings Factor of 1.30 (if applicable).
- Q. Multiply by the [Building Age Factor](#).
- R. Multiply by the [Longevity Renewal Factor](#).
- S. Multiply by the individual risk premium modification factor (if applicable).

Interpolation Procedure - If the key factor is not shown on the rate page for a desired coverage amount, then interpolate using the following procedure to obtain the key factor.

1. Obtain the key factors for the higher coverage amount and lower amount shown on the key factor tables.
2. Take the higher key factor and subtract from it the lower key factor.
3. Subtract the lower coverage amount from the desired coverage amount and divide it by the difference between the higher coverage amount and the lower coverage amount.
4. Multiply 2) by 3).
5. Round to the nearest thousandth (.xxx).
6. Add this additional increment to the lower coverage amount key factor.

Example:

Coverage amount for Group I Dwelling is \$25,500.

1. Higher coverage amount \$26,000. Key factor for 26,000 is 1.098.
Lower coverage amount \$24,000. Key factor for 24,000 is 1.065.
2. $1.098 - 1.065 = .033$
3. $(25,500 - 24,000) / (26,000 - 24,000) = (1,500 / 2,000) = .75$
4. $.033 \times .75 = .025$
5. $.025$
6. $1.065 + .025 = 1.090$

Building Premium Calculation - Dwelling Rated Risks - Private Garages

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine building Group I key premium from [Group I Dwelling Key Premiums](#) based on number of families and owner occupied versus non-owner occupied buildings.
- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **dwelling Construction Factors** and round to the nearest dollar.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class and round to the nearest dollar.
- D. Determine the property territory for the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply premium in Step C by the appropriate Group I dwelling factor from [PROPERTY TERRITORIAL DEFINITIONS](#) and round to the nearest dollar.
- F. Multiply by the appropriate Group I Dwelling Key "each additional 1,000" factor from [Group I Dwelling Key Factors](#).
- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- H. Determine building Group II key premium from [Group II Dwelling Key Premiums](#).
- I. Multiply by the Group II Dwelling Key "each additional 1,000" factor from [Group II Dwelling Key Factors](#).
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.19. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- L. Add the Total Group I rate determined in Step G to the Total Group II rate determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Building [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QF Functional Replacement Cost - Buildings Factor of 1.30 (if applicable).
- Q. Multiply by the amount of insurance divided by 1,000 and round to the nearest dollar.
- R. Multiply by the [Building Age Factor](#) and round to the nearest dollar.
- S. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- T. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Building Premium Calculation - Special Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine building special class Group I rate from [Group I Special Class Rates and Group II Rating Symbols](#) based on rate group.
- B. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class.
- C. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- D. Determine the Group II rate from [Group II Class and Special Rates](#) based on construction.
- E. Determine the Group II multiplier using the rating symbol from [Group I Special Class Rates and Group II Rating Symbols](#).
- F. Multiply Step D and Step E.
- G. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.19. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step I. If the Exclusion is not applicable, then multiply by 1.00 and go to Step H.
- H. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- I. Add the Total Group I rate determined in Step C to the Total Group II rate determined in Step G or Step H.
- J. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- K. Multiply by Building [Named Perils Factor](#) (if applicable).
- L. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- M. Multiply by the UL-QF Functional Replacement Cost - Buildings Factor of 1.30 (if applicable).
- N. Multiply by the amount of insurance divided by 100 and round to the nearest dollar.
- O. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- P. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Contents Premium Calculation - Class Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine contents Group I rate from [Group I Class Rates](#) based on CSP class code.

For building with CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343, 0581, 0582, 0701, 0702, contents rates appear in three groupings: A, B, and C. To determine the appropriate A, B, or C rate group, determine the CSP Class code applicable to the tenant being rated and the mapped rate group found in the [Tenant Rated CSP Class Code](#) table.

For buildings with CSP Class Codes 1400 (Waste and Reclaimed Material), 1650 and 1700 (Building Supplies), Building and Contents rates apply to enclosed shed or buildings. The Yard Property rate applies to material stored in the open or open-sided shed on the premises without area limitation. If materials in the Yard are non-combustible, use the Yard rates for Non-Combustible construction. Otherwise, use Yard rates for Frame construction.

- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **class Construction Factors**.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on the protection class of the building.
- D. Determine the property territory for the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply by appropriate Group I class factor from [PROPERTY TERRITORIAL DEFINITIONS](#) based on the territory.
- F. Multiply by appropriate factor from [Apartment Credits - Property](#) based on construction and protection class (1.00 if not applicable).
Apartment Credits are to be used when rating commercial occupancies, not exceeding 2,500 sq. ft., with apartments. The factors should be applied to the appropriate building and/or contents rate.

Apartment credits shall apply only to risks with the following CSP Class Codes:

0512, 0520, 0531, 0532, 0541, 0562, 0563, 0564, 0565, 0566, 0567, 0570, 0581, 0582, 0845, 0921, 0922*, 0923*

For multiple occupancies, apply the credit if the building contains one or more of these risks.

*If part of a multiple occupancy, this class code occupancy must occupy the largest area or must produce the highest building rate if areas are equal.

- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I Rate.**
- H. Determine the Group II class rate from [Group II Class and Special Rates](#) based on construction.
- I. Multiply by appropriate Group II multiplier (if applicable) from [Group II Multipliers](#) based on CSP class code and construction.
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.27. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- L. Add the Total Group I rate determined in Step G to the Total Group II rate determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Contents [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QG Separation of Coverage - Valuation of Business Personal Property and Personal Property of Others factor of 1.25 (if applicable).

- Q. Multiply by amount of insurance divided by 100 and round to the nearest dollar.
- R. Multiply by the appropriate contents relativity discount factor from [Contents Relativity Discount Factors](#) based on the amount of insurance and round to the nearest dollar. If a relativity factor is not shown on the rate pages for the desired amount of insurance, use the Interpolation Procedure to calculate a relativity factor.
- S. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- T. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Contents Premium Calculation - Specific Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine contents Group I loss cost from ISOTEL.
- B. Multiply by the [Group I Specific Loss Cost Multipliers](#) based on CSP class code.
- C. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- D. Determine the Group II rate from [Group II Class and Special Rates](#) based on construction.
- E. Multiply by appropriate Group II multiplier (if applicable) from [Group II Multipliers](#) based on CSP class code and construction.
- F. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.27. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step H. If the Exclusion is not applicable, then multiply by 1.00 and go to Step G.
- G. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- H. Add the Total Group I rate determined in Step C to the Total Group II rate determined in Step F or Step G.
- I. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- J. Multiply by Contents [Named Perils Factor](#) (if applicable).
- K. Multiply by the Agreed Amount factor of 1.05 (1.00 if not applicable).
- L. Multiply by the UL-QG Separation of Coverage - Valuation of Business Personal Property and Personal Property of Others factor of 1.25 (if applicable).
- M. Multiply by amount of insurance divided by 100 and round to the nearest dollar.
- N. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- O. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Contents Premium Calculation - Dwelling Rated Risks - All Occupancies Except Private Garages

(Unless otherwise noted, round to the nearest dollar after each step.)

- A. Determine contents Group I key premium from [Group I Dwelling Key Premiums](#) based on number of families and owner occupied versus non-owner occupied buildings.
- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **dwelling Construction Factors**.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class.
- D. Determine the property territory for the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply premium in Step C by the appropriate Group I dwelling factor from [PROPERTY TERRITORIAL DEFINITIONS](#).
- F. Multiply by the appropriate Group I Dwelling Key factor from [Group I Dwelling Key Factors](#) based on the amount of insurance divided by 1,000. (If the exact amount is not listed, then interpolate.)
- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I premium.**
- H. Determine contents Group II key premium from [Group II Dwelling Key Premiums](#).
- I. Multiply by the Group II Dwelling Key factor from [Group II Dwelling Key Factors](#) based on amount of insurance divided by 1,000. (If the exact amount is not listed, then interpolate.)
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.27. If the Exclusion is applicable, then **this is the Total Group II premium** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II premium.**
- L. Add the Total Group I premium determined in Step G to the Total Group II premium determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Contents [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QG Separation of Coverage - Valuation of Business Personal Property and Personal Property of Others factor of 1.25 (if applicable).
- Q. Multiply by the [Longevity Renewal Factor](#).
- R. Multiply by the individual risk premium modification factor (if applicable).

Contents Premium Calculation - Dwelling Rated Risks - Private Garages

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine contents Group I key premium from [Group I Dwelling Key Premiums](#) based on number of families and owner occupied versus non-owner occupied buildings.
- B. Determine the building construction as defined in [Construction Code Selection](#). Multiply by the **dwelling Construction Factors** and round to the nearest dollar.
- C. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class and round to the nearest dollar.
- D. Determine the property territory for the location from [PROPERTY TERRITORIAL DEFINITIONS](#).
- E. Multiply premium in Step C by the appropriate Group I dwelling factor from [PROPERTY TERRITORIAL DEFINITIONS](#) and round to the nearest dollar.
- F. Multiply by the appropriate Group I Dwelling Key "each additional 1,000" factor from [Group I Dwelling Key Factors](#).
- G. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- H. Determine contents Group II key premium from [Group II Dwelling Key Premiums](#).
- I. Multiply by the Group II Dwelling Key "each additional 1,000" factor from [Group II Dwelling Key Factors](#).
- J. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.27. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step L. If the Exclusion is not applicable, then multiply by 1.00 and go to Step K.
- K. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- L. Add the Total Group I rate determined in Step G to the Total Group II rate determined in Step J or Step K.
- M. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- N. Multiply by Contents [Named Perils Factor](#) (if applicable).
- O. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- P. Multiply by the UL-QG Separation of Coverage - Valuation of Business Personal Property and Personal Property of Others factor of 1.25 (if applicable).
- Q. Multiply by the amount of insurance divided by 1,000 and round to the nearest dollar.
- R. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- S. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Contents Premium Calculation - Special Rated Risks

(Unless otherwise noted, round to the nearest thousandth (.xxx) after each step.)

- A. Determine contents special class Group I rate from [Group I Special Class Rates and Group II Rating Symbols](#) based on rate group.
- B. Multiply by appropriate factor from [Protection Class Multipliers - Property](#) based on protection class.
- C. Multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group I rate.**
- D. Determine the Group II rate from [Group II Class and Special Rates](#) based on construction.
- E. Determine the Group II multiplier using the rating symbol from [Group I Special Class Rates and Group II Rating Symbols](#).
- F. Multiply step D and step E.
- G. If the Windstorm or Hail Exclusion option is chosen, multiply by the Windstorm or Hail Exclusion factor of 0.27. If the Exclusion is applicable, then **this is the Total Group II rate** and skip to Step I. If the Exclusion is not applicable, then multiply by 1.00 and go to Step H.
- H. Multiply by appropriate factor from "UL-RY 2% Windstorm or Hail Deductible Factors" found in the Home Office pages based on amount of insurance **or** multiply by appropriate factor from [DEDUCTIBLE FACTORS - PROPERTY](#) based on amount of insurance and policy deductible. **This is the Total Group II rate.**
- I. Add the Total Group I rate determined in Step C to the Total Group II rate determined in Step G or Step H.
- J. Multiply by appropriate factor from [Coinsurance Factors - Property](#) based on coinsurance percentage.
- K. Multiply by Contents [Named Perils Factor](#) (if applicable).
- L. Multiply by Agreed Amount Factor of 1.05 (1.00 if not applicable).
- M. Multiply by the UL-QG Separation of Coverage - Valuation of Business Personal Property and Personal Property of Others factor of 1.25 (if applicable).
- N. Multiply by the amount of insurance divided by 100 and round to the nearest dollar.
- O. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- P. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Mechanical and Electrical Breakdown Coverage

To determine which coverages the factors are applied to and the actual factors, go to [MECHANICAL & ELECTRICAL BREAKDOWN COVERAGE](#). The Mechanical and Electrical Breakdown minimum premium for all locations combined is \$25.

RULE 4 OPTIONAL PROPERTY PROTECTION COVERAGES**Additional Income Protection - Coverage 3**

No credits for coinsurance or deductible apply to the income protection coverages.

Income Protection Premium Calculation - Other than Dwellings

Rates are per \$100 of insurance.

- A. Get the 80% coinsurance final Building Group I and Group II rate (use the Building Premium Calculation up to but not including the deductible factor for Group I and Group II and then add together).
- B. Determine the amount of insurance for Additional Income Protection (\$25,000 is included in the extension of coverage) divided by 100.
- C. Multiply final Building Group I and Group II rate from Step A by Step B and round to the nearest dollar.
- D. Multiply Step C by the income protection factor from [Income Protection Factors - Lessor's Risk, Light Manufacturing, Restaurants, and Habitational Risks](#) or from [Income Protection Factors - All Others](#) based on perils selected and round to the nearest dollar.
- E. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- F. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Income Protection Premium Calculation - Dwellings and Private Garages

- A. Follow the order of calculation from [Building Premium Calculation - Dwelling Rated Risks - All Occupancies Except Private Garages](#) up to and including the territory multiplier step. Round to the nearest dollar.
- B. Get Dwelling Group I "each additional" factor from [Group I Dwelling Key Factors](#).
- C. Multiply Dwelling Building Group I premium from Step A by Step B and round to the nearest thousandth (.xxx). **This is the Total Group I** per thousand.
- D. Determine the building Group II key premium from [Group II Dwelling Key Premiums](#).
- E. Get Dwelling Group II "each additional" factor from [Group II Dwelling Key Factors](#).
- F. Multiply Dwelling Building Group II key premium from Step D by Step E and round to the nearest thousandth (.xxx).
- G. Multiply by the Windstorm or Hail Exclusion factor of 0.19 (1.00 if not applicable) and round to the nearest thousandth (.xxx). **This is the Total Group II** per thousand.
- H. Add the Total Group I rate to the Total Group II rate.
- I. Multiply by amount of insurance in thousands and round to the nearest dollar.
- J. Multiply by the income protection factor from [Income Protection Factors - Lessor's Risk, Light Manufacturing, Restaurants, and Habitational Risks](#) or from [Income Protection Factors - All Others](#) based on perils selected and round to the nearest dollar.
- K. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- L. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

UL-QB Income Protection - Actual Loss Sustained

Provides for the actual loss of income the insured sustains for a period up to 12 months. It also includes extra expense coverage. This Endorsement replaces the Extension of Coverage - Valued Coverage and Additional Income Protection - Coverage 3. This coverage is applicable to Ultraflex classes that are also eligible for our Ultrapack Plus Program, and all offices, wholesale (excluding class 0529), mercantile, and service risks eligible in our Ultraflex Program. In addition, the following Habitational Risks, Lessors Risk, Light Manufacturing (Machine Shop liability), Restaurant, and Auto Repair class codes.

Habitational Risks

0101, 0102, 0103, 0104, D105, 0106, D107, 0108, 0109, 0110, 0111, 0149, 0150, 0151, 0152, 0153, 0154, 0155, 0157, 0160, 0161, 0420, D919, D920, 0921, 0922, 0939

Lessors Risk

0158, L892, L893, L894, L895, L897, L899, 0962

Light Manufacturing

0221, 0229, 0231, 0249, 0261, 0271, 0272, 0286, 0301, 0302, 0303, 0304, 0308, 0309, 0310, 0311, 0312, 0313, 0314, 0315, 0316, 0317, 0318, 0319, 0320, 0321, 0322, 0323, 0326, 0329, 0330, 0331, 0332, 0333, 0334, 0335, 0336, 0338, 0339, 0340, 0341, 0342, 0344, 0345, 0346, 0348, 0349, 0350, 0351, 0352, 0353, 0356, 0357, 0361, 0371, 0372, 0373, 0375, 0376, 0378, 0471, 0742, 0756, 0782, L891, 0935

Restaurant

0495, 0496, 0497, 0506, 0507, 0514, 0565, 0579, 0583

Auto Repair

0458, 0467, 0468, 0704, 0715, 0723, 0729, 0742, 0782, 0789, 0958

The total square footage must not exceed 50,000 square feet for mercantile, wholesale, and service buildings, and 150,000 square feet for office buildings. A retail risk may not exceed \$5,000,000 in sales at any one location and a wholesale or manufacturing risk may not exceed \$7,500,000 in sales at any one location.

Premium Calculation

1. Determine the amount of sales receipts per \$1,000.
2. Multiply by the factor that varies by class grouping found in [Actual Loss Sustained - Factors](#).
3. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

UL-KH Extra Expense Premium Calculation - Other than Dwellings

See [Income Protection Premium Calculation - Other than Dwellings](#)

UL-KH Extra Expense Premium Calculation - Dwellings & Private Garages

See [Income Protection Premium Calculation - Dwellings and Private Garages](#)

UL-KN Income Protection Valued Limit Premium Calculation - Other than Dwellings

See [Income Protection Premium Calculation - Other than Dwellings](#)

UL-KN Income Protection Valued Limit Premium Calculation - Dwellings & Private Garages

See [Income Protection Premium Calculation - Dwellings and Private Garages](#)

UL-KO Full Resumption of Operations - Extended Time Period Premium Calculation- Other than Dwellings

- A. Get the 80% coinsurance Building Group I and Group II rate (use the Building Premium Calculation up to but not including the deductible factor for Group I and Group II and then add together).
- B. Determine the amount of insurance for each building for Full Resumption of Coverage divided by 100.
- C. Multiply final Building Group I and Group II rate from Step A by Step B and round to the nearest dollar.
- D. Multiply Step C by the income protection factor from [Income Protection Factors - Lessor's Risk, Light Manufacturing, Restaurants, and Habitational Risks](#) or from [Income Protection Factors - All Others](#) based on perils selected and round to the nearest dollar. (The Lessor's Risks, Light Manufacturing, Restaurants, and Habitational Risks category includes but is not limited to liability class codes 0102-0110, 0221, 0229, 0231, 0249, 0261, 0271-0272, 0286, 0301-0304, 0308-0323, 0326, 0329-0336, 0338-0342, 0344-0346, 0348-0353, 0356-0357, 0361, 0371-0373, 0375-0378, 0471, 0495-0497, 0506-0507, 0565, 0579, 0583, 0742, 0782, 0935, 0962, L891-L899, and X361 or if risk has commercial cooking. Use All Other category for all other liability class codes other than Lessor's Risks, Light Manufacturing, Restaurants, and Habitational Risks.)
- E. Multiply premium determined in Step D by the appropriate factor from [Number of Days of Coverage - Full Resumption of Operations](#) for the number of days coverage is extended.
- F. Multiply by the individual risk premium modification factor if applicable and round to the nearest dollar.

UL-KO Full Resumption of Operations - Extended Time Period Premium Calculation – Dwellings & Private Garages

- A. Follow the order of calculation from [Building Premium Calculation - Dwelling Rated Risks - All Occupancies Except Private Garages](#) up to and including the territorial multiplier step. Round to the nearest dollar.
- B. Get Dwelling Group I "each additional" factor from [Group I Dwelling Key Factors](#).
- C. Multiply Dwelling Building Group I premium from Step A by Step B and round to the nearest thousandth (.xxx). This is the **Total Group I rate** per thousand.
- D. Determine the building Group II key premium from [Group II Dwelling Key Premiums](#).
- E. Get Dwelling Group II "each additional" factor from [Group II Dwelling Key Factors](#).
- F. Multiply Dwelling Building Group II key premium from Step D by Step E and round to the nearest thousandth (.xxx).
- G. Multiply by the Windstorm or Hail Exclusion factor of 0.19 (1.00 if not applicable and round to the nearest thousandth (.xxx). **This is the Total Group II rate** per thousand.
- H. Add the Total Group I rate to the Total Group II rate.
- I. Multiply by amount of insurance in thousands and round to the nearest dollar.
- J. Multiply Step I by the income protection factor from [Income Protection Factors - Lessor's Risk, Light Manufacturing, Restaurants, and Habitational Risks](#) or from [Income Protection Factors - All Others](#) based on perils selected. (The Lessor's Risks, Light Manufacturing, Restaurants, and Habitational Risks category includes but is not limited to liability class codes 0102-0110, 0221, 0229, 0231, 0249, 0261, 0271-0272, 0286, 0301-0304, 0308-0323, 0326, 0329-0336, 0338-0342, 0344-0346, 0348-0353, 0356-0357, 0361, 0371-0373, 0375-0378, 0471, 0495-0497, 0506-0507, 0565, 0579, 0583, 0742, 0782, 0935, 0962, L891-L899, and X361 or if risk has commercial cooking. Use All Other category for all other liability class codes other than Lessor's Risks, Light Manufacturing, Restaurants, and Habitational Risks.) Round to the nearest dollar.
- K. Multiply premium determined in Step J by the appropriate factor from [Number of Days of Coverage - Full Resumption of Operations](#) for the number of days coverage is extended.
- L. Multiply by the individual risk premium modification factor if applicable and round to the nearest dollar.

UL-KP Monthly Period of Indemnity Premium Calculation – Other than Dwelling

- A. Get the 80% coinsurance Building Group I and Group II rate (use the Building Premium Calculation up to but not including the deductible factor for Group I and Group II and then add together).
- B. Determine the amount of insurance for each building for Monthly Period of Indemnity Coverage divided by 100.
- C. Multiply final Building Group I and Group II rate from Step A by Step B and round to the nearest dollar.
- D. Multiply premium determined in Step C by the appropriate factor from [Monthly Limitation - Monthly Period of Indemnity](#) based on the monthly limitation.
- E. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- F. Multiply by the individual risk premium modification factor if applicable and round to the nearest dollar.

UL-KP Monthly Period of Indemnity Premium Calculation – Dwellings & Private Garages

- A. Follow the order of calculation from [Building Premium Calculation - Dwelling Rated Risks - All Occupancies Except Private Garages](#) up to and including the territorial multiplier step. Round to the nearest dollar.
- B. Get Dwelling Group I “each additional” factor from [Group I Dwelling Key Factors](#).
- C. Multiply Dwelling Building Group I premium from Step A by Step B and round to the nearest thousandth (.xxx). This is the **Total Group I rate** per thousand.
- D. Determine the building Group II key premium from [Group II Dwelling Key Premiums](#).
- E. Get Dwelling Group II “each additional” factor from [Group II Dwelling Key Factors](#).
- F. Multiply Dwelling Building Group II key premium from Step D by Step E and round to the nearest thousandth (.xxx).
- G. Multiply by the Windstorm or Hail Exclusion factor of 0.19 (1.00 if not applicable and round to the nearest thousandth (.xxx). **This is the Total Group II rate** per thousand.
- H. Add the Total Group I rate to the Total Group II rate.
- I. Multiply by amount of insurance in thousands and round to the nearest dollar.
- J. Multiply premium determined in Step I by the appropriate factor from [Monthly Limitation - Monthly Period of Indemnity](#) based on the monthly limitation. Round to the nearest dollar.
- K. Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- L. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Glass and Lettering Premium Calculation - Coverage 4

Flat rate per building determined by the policy deductible.

Signs, Lights and Clocks Premium Calculation - Coverage 5

\$5,000 of coverage is included in the extension of coverage. For additional coverage above \$5,000, the rates are:

| Deductible | Rate per \$100 |
|------------|----------------|
| \$100 | \$2.00 |
| \$500 | \$1.90 |
| \$1,000 | \$1.80 |

UL-CE Special Office Property Coverage Endorsement Premium Calculation

Rates are per \$100 of insurance.

- A. Multiply the [Special Office Property Base Rate](#) by the appropriate factor from [Coinsurance Factors - Property](#).
- B. Multiply the rate from A. by the amount of insurance for Special Office Property.
- C. Multiply the premium from B by the appropriate factor from [Deductible Factors - Contents](#).
- D. Multiply by the individual risk premium modification factor if applicable and round to the nearest dollar.

PROPERTY BASE RATES

Group I Class Rated Property Codes and Descriptions

| | |
|-----------------------------|---|
| <u>0074</u> | Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories-up to 10 units |
| <u>0075</u> | Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories-11 to 30 units |
| <u>0076</u> | Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories-over 30 units |
| <u>0077</u> | Convents, Monasteries and Rectories; Orphan, Nurses and Sisters Homes-up to 10 units |
| <u>0078</u> | Convents, Monasteries and Rectories; Orphan, Nurses and Sisters Homes-11 to 30 units |
| <u>0079</u> | Convents, Monasteries and Rectories; Orphan, Nurses and Sisters Homes-over 30 units |
| <u>0311</u> | Apartments without Mercantile Occupancy-up to 10 units |
| <u>0312</u> | Apartments without Mercantile Occupancy-11 to 30 units |
| <u>0313</u> | Apartments without Mercantile Occupancy-over 30 units |
| <u>0321</u> | Apartments with Mercantile Occupancy-up to 10 units |
| <u>0322</u> | Apartments with Mercantile Occupancy-11 to 30 units |
| <u>0323</u> | Apartments with Mercantile Occupancy-over 30 units |
| <u>0331</u> | Condominium without Mercantile Occupancy-Up to 10 units |
| <u>0332</u> | Condominium without Mercantile Occupancy-11 to 30 units |
| <u>0333</u> | Condominium without Mercantile Occupancy-Over 30 units |
| <u>0341</u> | Condominium with Mercantile Occupancy-Up to 10 units |
| <u>0342</u> | Condominium with Mercantile Occupancy-11 to 30 units |
| <u>0343</u> | Condominium with Mercantile Occupancy-Over 30 units |
| <u>0511</u> | Risks Having Low Susceptibility Personal Property, NOC |
| <u>0512</u> | Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing |
| <u>0520</u> | Wearing Apparel, Textiles, Shoes |
| <u>0531</u> | Alcoholic Beverages Other than Bars |
| <u>0532</u> | Food Products including Retail Bakeries, Convenience Stores without Gas Sales, Delicatessens, Sandwich and Submarine Shops, and Beverages excluding Alcoholic Beverages |
| <u>0533</u> | Baking on Premises, No Delivery to Outlets |
| <u>0534</u> | Food Products with Limited Cooking, Excluding Bakeries |
| <u>0541</u> | Bars and Taverns |

| | |
|-----------------------------|---|
| <u>0545</u> | Restaurants with limited cooking |
| <u>0550</u> | Motor Vehicle Sales (Auto, Aircraft, Marine) Sales, No Repair |
| <u>0561</u> | Boat and Marine Supply Dealers |
| <u>0562</u> | Drugs |
| <u>0563</u> | Electrical Goods, Hardware and Machinery |
| <u>0564</u> | Furniture and Home Furnishings other than Appliances |
| <u>0565</u> | Jewelry |
| <u>0566</u> | Sporting Goods |
| <u>0567</u> | Risks Having Moderate Susceptibility Personal Property, NOC |
| <u>0570</u> | Risks Having High Susceptibility Personal Property, NOC |
| <u>0580</u> | Greenhouses |
| <u>0581</u> | Multiple Occupancy Mercantile, Class Rated without Furniture Occupant |
| <u>0582</u> | Multiple Occupancy Mercantile, Class Rated with Furniture Occupant |
| <u>0701</u> | Governmental Offices |
| <u>0702</u> | Non-governmental Offices and Banks |
| <u>0742</u> | Motels/Hotels with Restaurant-Up to 10 units |
| <u>0743</u> | Motels/Hotels with Restaurant-11 to 30 units |
| <u>0744</u> | Motels/Hotels with Restaurant-Over 30 units |
| <u>0745</u> | Motels and Hotels without Restaurants-up to 10 units, Bed and Breakfast |
| <u>0746</u> | Motels and Hotels without Restaurants-10 to 30 units |
| <u>0747</u> | Motels and Hotels without Restaurants-over 30 units |
| <u>0755</u> | Golf, Tennis, Similar Sports Facilities with Limited Cooking |
| <u>0756</u> | Golf Clubs, Tennis Clubs and Similar Sports Facilities without Cooking |
| <u>0757</u> | Clubs NOC Including Fraternal and Union Halls |
| <u>0831</u> | Motion Picture Studios |
| <u>0832</u> | Theaters |
| <u>0833</u> | Drive-In Theaters |
| <u>0834</u> | Skating Rinks - Roller Rinks |

| | |
|-----------------------------|--|
| <u>0841</u> | Bowling Alleys |
| <u>0843</u> | Halls and Auditoriums |
| <u>0844</u> | Recreational Facilities, NOC |
| <u>0845</u> | Boys' and Girls' Camps |
| <u>0846</u> | Dance Halls, Ballrooms, and Discotheques |
| <u>0851</u> | Hospitals |
| <u>0852</u> | Nursing and Convalescent Homes |
| <u>0900</u> | Churches and Synagogues |
| <u>0911</u> | Dry Cleaner and Dyeing Plants, Other Than Self-Service |
| <u>0912</u> | Laundries, other than Self-Service |
| <u>0913</u> | Self-Service Laundries and Dry Cleaners |
| <u>0921</u> | Light Hazard Service Occupancies |
| <u>0922</u> | Service Occupancies, Other Than Light Hazard, NOC |
| <u>0923</u> | Funeral Homes |
| <u>0931</u> | Auto Parking Garages, Car Washes, Convenience Stores with Self Service Gas Sales |
| <u>0932</u> | Gasoline Service Stations |
| <u>0933</u> | Aircraft Hangars with Repair, Motor Vehicle Repair including Auto Body Shops, with or without Sales |
| <u>0934</u> | Tire Recapping and Vulcanizing with or without Sales |
| <u>0940</u> | Aircraft Hangars without Repairing |
| <u>0951</u> | Gambling Casinos with Limited Cooking Restaurants |
| <u>0952</u> | Gambling Casinos - Without Restaurants |
| <u>1000</u> | Penal Institutions |
| <u>1051</u> | Museums, Libraries, Art Galleries (non-profit) |
| <u>1052</u> | School, Academic |
| <u>1070</u> | Other Public Buildings, Fire Department, Police, Water/Sewer |
| <u>1150</u> | Buildings Under Construction |
| 1180 | Vacant Buildings- Use \$.02 plus the rate of the property rating code which applies to the previous or intended occupancy |

| | |
|-----------------------------|--|
| <u>1211</u> | Freight Terminals |
| <u>1212</u> | General Storage Warehouses- Bailee |
| <u>1213</u> | Miscellaneous Products Storage- (Other Than Retail or Wholesale or Cold Storage) |
| <u>1220</u> | Household Goods Storage |
| <u>1230</u> | Cold Storage Warehouses |
| <u>1400</u> | Waste and Reclaimed Materials, including Yards |
| <u>1650</u> | Building Supply Yards, including Retail Lumberyards, Coal and Coke Yards |
| <u>1700</u> | Mill Yards |
| <u>1751</u> | Oil Distributing, Oil Terminals and LPG Tank Farms, Including Stock |
| <u>1752</u> | Oil Distributing, Oil Terminals and LPG Tank Farms, Excluding Stock |
| <u>2200</u> | Baking on Premises, Delivery to Outlets |
| <u>2350</u> | Beverage Bottlers Excluding Alcoholic Beverages |
| <u>2459</u> | Distilleries and Wineries |
| <u>2800</u> | Textile Mill Products |
| <u>3409</u> | Leather and Leather Products |
| <u>4809</u> | Printing |
| <u>9999</u> | Gas Pumps & Canopy |

PROPERTY TERRITORIAL DEFINITIONS

| Description | City/County Code | Property Territory | Group I Class | Group I Dwelling |
|--------------------|-------------------------|---------------------------|----------------------|-------------------------|
| Entire District | 300 | 1 | 1.000 | 1.000 |

Tenant Rated CSP Class Code

| CSP Class Code | Rate Group | CSP Class Code | Rate Group | CSP Class Code | Rate Group |
|-----------------------|-------------------|-----------------------|-------------------|-----------------------|-------------------|
| 0074 | A | 0566 | C | 0922 | C |
| 0075 | A | 0567 | C | 0923 | A |
| 0076 | A | 0570 | B | 0931 | A |
| 0077 | A | 0580 | B | 0932 | C |
| 0078 | A | 0581 | C | 0933 | C |
| 0079 | A | 0582 | C | 0934 | C |
| 0311 | A | 0701 | A | 0940 | B |
| 0312 | A | 0702 | A | 0951 | C |
| 0313 | A | 0742 | C | 0952 | C |
| 0321 | A | 0743 | C | 1000 | A |
| 0322 | A | 0744 | C | 1051 | B |
| 0323 | A | 0745 | A | 1052 | A |
| 0331 | C | 0746 | A | 1070 | A |
| 0332 | C | 0747 | A | 1150 | C |
| 0333 | C | 0755 | C | 1211 | B |
| 0341 | C | 0756 | C | 1212 | B |
| 0342 | C | 0757 | C | 1213 | B |
| 0343 | C | 0831 | C | 1220 | B |
| 0511 | A | 0832 | B | 1230 | B |
| 0512 | C | 0833 | C | 1400 | B |
| 0520 | B | 0834 | C | 1650 | B |
| 0531 | C | 0841 | C | 1700 | B |
| 0532 | C | 0843 | C | 1751 | B |
| 0533 | C | 0844 | C | 1752 | B |
| 0534 | C | 0845 | C | 2200 | C |
| 0541 | B | 0846 | C | 2350 | C |
| 0545 | C | 0851 | A | 2459 | C |
| 0550 | C | 0852 | A | 2800 | C |
| 0561 | C | 0900 | A | 3409 | C |
| 0562 | B | 0911 | C | 4809 | C |
| 0563 | C | 0912 | C | 9999 | C |
| 0564 | B | 0913 | C | | |
| 0565 | C | 0921 | A | | |

Group I Class Rates

| GROUP I CLASS RATES | | |
|-----------------------------|----------------------|----------------------|
| Property Rating Code | Building Rate | Contents Rate |
| 0074 | 0.333 | 0.426 |
| 0075 | 0.382 | 0.426 |
| 0076 | 0.382 | 0.426 |
| 0077 | 0.349 | 0.372 |
| 0078 | 0.349 | 0.372 |
| 0079 | 0.349 | 0.451 |
| 0311 | 0.304 | 0.342 |
| 0312 | 0.304 | 0.243 |
| 0313 | 0.304 | 0.243 |
| 0321 | 0.513 | - |
| 0321-A | - | 0.254 |
| 0321-B | - | 0.254 |
| 0321-C | - | 0.254 |
| 0322 | 0.513 | - |
| 0322-A | - | 0.254 |
| 0322-B | - | 0.254 |
| 0322-C | - | 0.254 |
| 0323 | 0.513 | - |
| 0323-A | - | 0.254 |
| 0323-B | - | 0.254 |
| 0323-C | - | 0.254 |
| 0331 | 0.165 | 0.152 |
| 0332 | 0.165 | 0.239 |
| 0333 | 0.165 | 0.152 |
| 0341 | 0.291 | - |
| 0341-A | - | 0.243 |
| 0341-B | - | 0.285 |
| 0341-C | - | 0.285 |
| 0342 | 0.291 | - |
| 0342-A | - | 0.243 |
| 0342-B | - | 0.285 |
| 0342-C | - | 0.285 |
| 0343 | 0.291 | - |
| 0343-A | - | 0.243 |
| 0343-B | - | 0.285 |
| 0343-C | - | 0.285 |
| 0511 | 0.341 | 0.553 |
| 0512 | 0.373 | 0.432 |
| 0520 | 0.379 | 0.522 |
| 0531 | 0.361 | 0.480 |
| 0532 | 0.417 | 0.820 |
| 0533 | NA | NA |
| 0534 | 0.808 | 0.559 |

| GROUP I CLASS RATES | | |
|-----------------------------|----------------------|----------------------|
| Property Rating Code | Building Rate | Contents Rate |
| 0541 | 0.497 | 0.552 |
| 0545 | 0.646 | 0.431 |
| 0550 | 0.283 | 0.437 |
| 0561 | 0.349 | 0.653 |
| 0562 | 0.364 | 0.513 |
| 0563 | 0.351 | 0.460 |
| 0564 | 0.600 | 0.835 |
| 0565 | 0.469 | 0.448 |
| 0566 | 0.405 | 0.609 |
| 0567 | 0.423 | 0.713 |
| 0570 | 0.427 | 0.467 |
| 0580 | 0.353 | 0.401 |
| 0581 | 0.360 | - |
| 0581-A | - | 0.606 |
| 0581-B | - | 0.606 |
| 0581-C | - | 0.606 |
| 0582 | 0.395 | - |
| 0582-A | - | 0.630 |
| 0582-B | - | 0.630 |
| 0582-C | - | 0.630 |
| 0701 | 0.195 | - |
| 0701-A | - | 0.174 |
| 0701-B | - | 0.174 |
| 0701-C | - | 0.174 |
| 0702 | 0.146 | - |
| 0702-A | - | 0.257 |
| 0702-B | - | 0.257 |
| 0702-C | - | 0.257 |
| 0742 | 0.411 | 0.324 |
| 0743 | 0.411 | 0.324 |
| 0744 | 0.411 | 0.324 |
| 0745 | 0.386 | 0.353 |
| 0746 | 0.386 | 0.353 |
| 0747 | 0.386 | 0.353 |
| 0755 | 0.681 | 0.504 |
| 0756 | 0.388 | 0.380 |
| 0757 | 0.369 | 0.578 |
| 0831 | 0.354 | 0.322 |
| 0832 | 0.296 | 0.270 |
| 0833 | 0.355 | 0.327 |
| 0834 | 0.378 | 0.328 |
| 0841 | 0.744 | 0.636 |
| 0843 | 0.273 | 0.253 |
| 0844 | 0.282 | 0.270 |
| 0845 | 0.373 | 0.461 |

| GROUP I CLASS RATES | | |
|-----------------------------|----------------------|----------------------|
| Property Rating Code | Building Rate | Contents Rate |
| 0846 | 0.375 | 0.328 |
| 0851 | 0.102 | 0.116 |
| 0852 | 0.106 | 0.116 |
| 0900 | 0.198 | 0.288 |
| 0911 | 0.895 | 1.506 |
| 0912 | 0.957 | 1.706 |
| 0913 | 0.674 | 1.233 |
| 0921 | 0.338 | 0.610 |
| 0922 | 0.430 | 0.761 |
| 0923 | 0.482 | 0.507 |
| 0931 | 0.152 | 0.402 |
| 0932 | 0.333 | 0.509 |
| 0933 | 0.404 | 0.391 |
| 0934 | 0.537 | 0.517 |
| 0940 | 0.194 | 0.399 |
| 0951 | 0.662 | 0.480 |
| 0952 | 0.357 | 0.328 |
| 1000 | 0.206 | 0.173 |
| 1051 | 0.164 | 0.197 |
| 1052 | 0.191 | 0.186 |
| 1070 | 0.195 | 0.177 |
| 1150 | 0.210 | - |
| 1211 | 0.847 | 0.611 |
| 1212 | 0.582 | 0.571 |
| 1213 | 0.475 | 0.461 |
| 1220 | 0.620 | 0.610 |
| 1230 | 0.519 | 0.554 |
| 1400 | 0.855 | - |
| 1400-Reg. | - | 0.722 |
| 1400-Yard | - | 0.722 |
| 1650 | 0.847 | - |
| 1650-Reg. | - | 0.722 |
| 1650-Yard | - | 0.722 |
| 1700 | 0.847 | - |
| 1700-Reg. | - | 0.722 |
| 1700-Yard | - | 0.722 |
| 1751 | 0.408 | 0.320 |
| 1752 | 0.345 | 0.263 |
| 2200 | NA | NA |
| 2350 | NA | NA |
| 2459 | NA | NA |
| 2800 | NA | NA |
| 3409 | NA | NA |
| 4809 | NA | NA |
| 9999 | 0.481 | - |

Special Office Property Base Rate

| Base Rate |
|----------------------------------|
| .299 |
| Rates are per \$100 of insurance |

Group I Dwelling Key Premiums

CSP Class Code 0199

| Number of Families | Owner Occupied | | Non-Owner Occupied | |
|--------------------|----------------|----------|--------------------|----------|
| | Building | Contents | Building | Contents |
| 1 | 39 | 20 | 39 | 20 |
| 2 | 39 | 20 | 39 | 20 |
| 3 | 33 | 20 | 39 | 20 |
| 4 | 33 | 20 | 39 | 20 |

Group II Dwelling Key Premiums

| Coverage | Zone 1 |
|----------|--------|
| Building | 5 |
| Contents | 6 |

Group I Specific Loss Cost Multipliers

| Class Groupings | Building | Contents |
|-----------------|----------|----------|
| Group 1 | 1.112 | 1.042 |
| Group 2 | 1.307 | 1.275 |
| Group 3 | 1.423 | 1.423 |
| Group 4 | 1.817 | 1.702 |
| Group 5 | 1.818 | 1.735 |

Class Codes:

| Class Groupings | Codes |
|-----------------|--|
| Group 1 | 0755, 0756, 0757, 0900, 2800, 3009, 6810, 6900 |
| Group 2 | 0431, 0432, 0511, 0512, 0520, 0531, 0532, 0533, 0534, 0541, 0542, 0545, 0550, 0561, 0562, 0563, 0564, 0565, 0566, 0570, 0580, 0581, 0582, 0701, 0851, 0852, 0931, 0932, 0933, 0934, 0940, 4450, 4809, 5500, 6850, 9999 |
| Group 3 | 0074, 0075, 0076, 0077, 0078, 0079, 0199, 0300, 0311, 0312, 0313, 0321, 0322, 0323, 0331, 0332, 0333, 0341, 0342, 0343, 0831, 0832, 0833, 0834, 0841, 0843, 0844, 0845, 0846, 0951, 0952, 1000, 1051, 1070, 1150, 1200, 1211, 1212, 1213, 1220, 1230, 1251, 1252, 1300, 1400, 1450, 1501, 1502, 1550, 1610, 1650, 1700, 1751, 1752, 5000, 5050, 5100 |
| Group 4 | 0433, 0434, 0567, 0702, 0742, 0743, 0744, 0745, 0746, 0747, 0911, 0912, 0913, 0921, 0922, 0923, 1180, 1190, 2750, 3409, 3809, 3959, 4400, 5759, 6009, 6210, 6250 |
| Group 5 | 1052, 2000, 2059, 2150, 2200, 2250, 2300, 2350, 2400, 2459, 2550, 2600 |

Group I Special Class Rates and Group II Rating Symbols

| Item | Group I Rate | Group II Symbol |
|---|--|-----------------------|
| 1. PROPERTY IN THE OPEN other than specific property described below | | |
| A. Masonry or metal or other non-combustible material, stock or equipment such as storage of machinery (with no combustible attachments or parts), metal bars or ingots, monuments, statuary, tombstones, stone and similar non-combustible materials with no combustible wrappings or pallets. | 0.04 | (5) |
| B. Metal or other non-combustible materials with combustible wrappings, or on combustible pallets | 0.28 | (3) |
| C. Materials, stock or equipment which are combustible or part combustible | 0.57 | 4x(1) |
| 2. AIRCRAFT STORED IN THE OPEN | 0.31 | 8x(3) |
| 3. AIRCRAFT BEACONS, BLINKERS and other Lighting Equipment | | |
| A. Metal supports | 0.05 | (4) |
| B. Wood supports | 0.45 | 4x(1) |
| 4. AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises), including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment | | |
| A. Metal or other non-combustible equipment | 0.23 | (1) |
| B. Combustible equipment | 1.83 | 4x(1) |
| 5. ARTIFICIAL TURF | 0.15 | (1) |
| 35. AUTOMATED TELLER MACHINES (Not attached to buildings) | 0.28 | (3) |
| 6. AWNINGS, CANOPIES, or CARPORTS (when insured separately) | | |
| A. Entirely non-combustible, including supports | 0.05 | 8x(1) |
| B. Other than above | 0.57 | 8x(1) |
| 7. BILLBOARDS AND SIGNS (Not on Buildings) | | |
| A. Entirely metal, including frame and supports | 0.42 | 4x(1) |
| B. Other than above | 0.99 | 8x(1) |
| 8. BLEACHERS | 0.57 | (1) |
| 9. BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED | 0.57 | 2x(1) |
| 10. BRIDGES, AQUEDUCTS | | |
| A. Concrete, including supports and deck | 0.04 | 2x(5) |
| B. Metal, including supports and deck | 0.12 | 3x(4) |
| C. Wood or part wood | 0.42 | 4x(1) |
| 11. COOLING TOWERS | | |
| A. Masonry | 0.11 | 2x(5) |
| B. Metal | 0.23 | 3x(4) |
| C. Wood | 0.57 | 4x(1) |
| 12. CORDWOOD, FELLED TIMBER, STAKES AND RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard | 0.11 | 4x(1) |
| 13. CRANES AND OTHER HEAVY MACHINERY in the open | 0.06 | 3x(4) |
| 14. DRIVE-IN THEATERS (Speakers and Screens) | | |
| A. Speakers B. Screens--concrete C. Screens--metal D. Screens--wood | (Use Class rates for rating code 0833) | |
| 15. ELECTRIC TRANSFORMERS in the open not owned by a public utility: | | |
| A. On concrete pads or steel supports | 0.06 | (5) |

| Item | Group I Rate | Group II Symbol |
|--|----------------------|-----------------------|
| B. On wood supports | 0.12 | 4x(1) |
| 39. ELECTRICAL VEHICLE CHARGING STATIONS (POLE-MOUNTED OR PEDESTAL; NOT WALL MOUNTED) | 0.05 | 3x(4) |
| 16. EXHIBIT STANDS AND BOOTHS IN THE OPEN | | |
| A. Entirely metal | 0.36 | 3x(4) |
| B. Wood or part wood | 0.73 | 4x(1) |
| 17. EXPLOSIVES in the open | 4.51 | 4x(1) |
| 18. FENCES, ENTRANCE WALLS, OR ARBORS | | |
| A. Metal or masonry | 0.05 | 3x(4) |
| B. Wood | 0.45 | 4x(1) |
| 19. INCINERATORS OR REFUSE BURNERS which are not part of a building | | |
| A. Masonry Construction | 0.04 | 2x(5) |
| B. All other Construction | 0.06 | 3x(4) |
| 20. MACHINERY AND EQUIPMENT IN THE OPEN in use for processing, manufacturing or mining operations, which is not part of a building or other structure | | |
| A. Where processing non-combustible materials only (such as rocks, sand, gravel or similar inert materials) | 0.20 | 3x(4) |
| B. Where processing combustible materials other than hay, straw or other fibers | 0.57 | 3x(4) |
| C. Where processing hay, straw or other fibers | 1.13 | 3x(4) |
| D. Where processing chemicals, acids or gases | (Use specific rates) | |
| 21. MOTION PICTURE SETS IN THE OPEN | 0.57 | 8x(1) |
| 22. NURSERY STOCK IN THE OPEN (Trees, shrubs, plants, flowers -- but excluding growing crops and standing timber) | 0.34 | 8x(1) |
| 23. OIL DERRICKS | 1.83 | 8x(4) |
| 36. PAVILIONS | 0.73 | 4x(1) |
| 37. PLAYGROUND EQUIPMENT | | |
| A. Metal or other non-combustible equipment | 0.23 | (1) |
| B. Combustible equipment | 1.83 | 4x(1) |
| 24. RAFTS AND OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES) | 0.45 | 8x(1) |
| 25. RESERVOIR ROOFS | 4.51 | 8x(4) |
| 26. SAWMILLS, PORTABLE, IN THE OPEN | 3.05 | 8x(1) |
| 40. SOLAR PANEL ARRAYS – FREESTANDING (NOT ON BUILDINGS), INCLUDING STRUT SUPPORT | 0.06 | 8x(4) |
| 27. STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS | 1.02 | 8x(1) |
| 28. STREET LIGHTING POLES, PARKING METERS, GAS METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES, AND SIMILAR EQUIPMENT | | |
| A. Metal | 0.05 | 3x(4) |
| B. Wood or part wood | 0.45 | 4x(1) |
| 29. SWIMMING POOLS | | |
| A(1) Concrete or Metal | 0.04 | (5) |
| B(1) Concrete or Metal | 0.04 | (5) |
| A(2) Other than concrete or metal -- in ground | 0.12 | (5) |
| B(2) Other than concrete or metal -- above ground | 0.45 | (4) |
| 30. TANKS, BINS AND SILOS, used for the storage of non-combustible liquids such as water, non-combustible | | |

| Item | Group I Rate | Group II Symbol |
|--|--------------------|-----------------------|
| gases such as nitrogen, oxygen or carbon monoxide, and non-combustible solids such as sand or gravel | | |
| A. Tanks below ground, covered with earth | 0.04 | .5x(5) |
| B. Tanks above ground | | |
| (1) Masonry tanks on ground or above ground with masonry supports | 0.04 | (5) |
| (2) Steel tanks on ground or steel or masonry tanks above ground with steel supports | 0.06 | (5) |
| (3) Wood tanks on ground or tanks above ground with wood supports | 0.11 | 4x(1) |
| 31. TENTS AND FABRIC COVERED STRUCTURES | | |
| A. Fabric covered structures supported by structural metal members | 1.56 | 8x(1) |
| B. Air supported structures | 2.04 | 8x(1) |
| C. All other fabric covered structures | 2.04 | 8x(1) |
| 32. TOWERS | | |
| A. Broadcasting Antennas (Cell, Radio & TV) | 0.06 | 8x(4) |
| B. Receiving Antennas (Cell, Radio & TV) | 0.06 | 8x(1) |
| C(1) Smokestacks or chimneys (free standing) -- masonry | 0.04 | 8x(1) |
| C(2) Smokestacks or chimneys (free standing) -- metal | 0.06 | 8x(1) |
| 33. TUNNELS, UNDERGROUND PIPES, AND UNDERGROUND PASSAGEWAYS , including underground sprinkler systems, underground conduits or pipes (excluding mine passageways) | | |
| A. Masonry or metal | 0.04 | .5x(5) |
| B. Wood | 0.68 | .5x(5) |
| 38. VACUUM BAYS/VACUUMS | 0.28 | (3) |
| 34. WATER OR SEWAGE LIFT PUMPS , enclosed or open | | |
| A. Metal or masonry | 0.05 | (5) |
| B. Wood or part wood | 0.12 | (1) |
| 41. WIND TOWERS | | |
| A. Windmills and wind turbines – tower base of concrete, reinforced masonry and/or steel construction | 0.06 | 8x(4) |
| B. Windmills and wind turbines – other | 0.06 | 8x(1) |

PROPERTY FACTORS

Construction Factors

| Description | Construction Code | Construction Factors | | | |
|-------------------------|-------------------|----------------------|----------|----------|----------|
| | | Class | | Dwelling | |
| | | Building | Contents | Building | Contents |
| Frame | 1 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 11 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 12 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 13 | 1.000 | 1.000 | 1.000 | 1.000 |
| Joisted Masonry | 2 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 21 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 22 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 23 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 24 | 0.915 | 0.929 | 0.934 | 0.847 |
| Non-Combustible | 3 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 31 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 32 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 33 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 34 | 0.649 | 0.671 | 0.698 | 0.697 |
| Masonry Non-Combustible | 4 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 41 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 42 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 43 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 44 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 45 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 46 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 47 | 0.492 | 0.524 | 0.560 | 0.556 |
| Modified Fire Resistive | 5 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 51 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 52 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 53 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 54 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 55 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 56 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 57 | 0.404 | 0.418 | 0.439 | 0.437 |
| Fire Resistive | 6 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 61 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 62 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 63 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 64 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 65 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 66 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 67 | 0.404 | 0.418 | 0.439 | 0.437 |
| | 68 | 0.404 | 0.418 | 0.439 | 0.437 |

| Description | Construction Code | Construction Factors | | | |
|----------------------------------|-------------------|----------------------|----------|----------|----------|
| | | Class | | Dwelling | |
| | | Building | Contents | Building | Contents |
| Heavy Timber Joisted Masonry | 7 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 71 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 72 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 73 | 0.915 | 0.929 | 0.934 | 0.847 |
| | 74 | 0.915 | 0.929 | 0.934 | 0.847 |
| Superior Non-Combustible | 8 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 83 | 0.649 | 0.671 | 0.698 | 0.697 |
| | 84 | 0.649 | 0.671 | 0.698 | 0.697 |
| Superior Masonry Non-Combustible | 9 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 91 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 92 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 93 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 94 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 95 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 96 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 97 | 0.492 | 0.524 | 0.560 | 0.556 |
| | 98 | 0.492 | 0.524 | 0.560 | 0.556 |
| Masonry Veneer | 0 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 01 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 02 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 03 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 04 | 1.000 | 1.000 | 1.000 | 1.000 |

Protection Class Multipliers - Property

Group Class, Special Class, and Dwelling

| Protection Class | Multiplier | Protection Class | Multiplier |
|------------------|------------|------------------|------------|
| 1 | 1.000 | 9 | 1.000 |
| 2 | 1.000 | 10 | 1.000 |
| 3 | 1.000 | 1X-5X | 1.000 |
| 4 | 1.000 | 6X-7X | 1.000 |
| 5 | 1.000 | 8X | 1.000 |
| 6 | 1.000 | 1Y-5Y | 1.000 |
| 7 | 1.000 | 6Y-8Y | 1.000 |
| 8 | 1.000 | 10W | 1.000 |

Apartment Credits - Property

Apartment credits are applied when rating commercial occupancies with apartments not exceeding 2,500 sq. ft. The factor is applied to the building and contents coverage. The apartment credit factor is currently 1.00 for all construction types and protection classes.

Apartment credits shall apply only to risks with the following CSP Class Codes: 512, 520, 531, 532, 541, 562, 563, 564, 565, 566, 567, 570, 581, 582, 845, 921, 922 * and 923 *.

For multiple occupancies, apply credit if building contains one or more of these risks.

*If part of a multiple occupancy, this class code occupancy must occupy the largest area or must produce the highest building rate if areas are equal.

DEDUCTIBLE FACTORS - PROPERTY

Building and Contents factors vary by amount of insurance. For higher deductibles not shown in the tables, consult Commercial P/C Underwriting.

Deductible Factors - Building

| Amount of Insurance | Deductible Amount | | | |
|-------------------------------|-------------------|-------|-------|---------|
| | \$100 | \$200 | \$500 | \$1,000 |
| \$50,000 or Less | 1.070 | 1.040 | 1.000 | 0.940 |
| 50,001-100,000 | 1.080 | 1.050 | 1.010 | 0.950 |
| 100,001-150,000 | 1.090 | 1.060 | 1.020 | 0.960 |
| 150,001-250,000 | 1.100 | 1.070 | 1.030 | 0.970 |
| 250,001-350,000 | 1.110 | 1.080 | 1.040 | 0.980 |
| 350,001-500,000 | 1.120 | 1.090 | 1.050 | 0.990 |
| 500,001-750,000 | 1.130 | 1.100 | 1.060 | 1.000 |
| 750,001-1,000,000 | 1.140 | 1.110 | 1.070 | 1.010 |
| 1,000,001- 2,000,000 | 1.150 | 1.120 | 1.080 | 1.020 |
| Greater than 2,000,000 | 1.160 | 1.130 | 1.090 | 1.030 |

Deductible Factors - Contents

| Amount of Insurance | Deductible Amount | | | |
|-------------------------------|-------------------|-------|-------|---------|
| | \$100 | \$200 | \$500 | \$1,000 |
| \$50,000 or Less | 1.100 | 1.060 | 1.000 | 0.950 |
| 50,001-100,000 | 1.110 | 1.070 | 1.020 | 0.960 |
| 100,001-150,000 | 1.120 | 1.080 | 1.030 | 0.970 |
| 150,001-250,000 | 1.130 | 1.090 | 1.040 | 0.980 |
| 250,001-350,000 | 1.140 | 1.100 | 1.050 | 0.990 |
| 350,001-500,000 | 1.150 | 1.110 | 1.060 | 1.000 |
| 500,001-750,000 | 1.160 | 1.120 | 1.070 | 1.010 |
| 750,001-1,000,000 | 1.170 | 1.130 | 1.080 | 1.020 |
| 1,000,001- 2,000,000 | 1.180 | 1.140 | 1.090 | 1.030 |
| Greater than 2,000,000 | 1.190 | 1.150 | 1.100 | 1.040 |

Group II Class and Special Rates

| Construction Code | | Rate | Construction Code | | Rate |
|-------------------|---------|-------|-------------------|---------|-------|
| Class | Special | | Class | Special | |
| 11-13 | 1 | 0.042 | 61-68 | 6 | 0.017 |
| 21-24 | 2 | 0.039 | 71-74 | 7 | 0.039 |
| 31-34 | 3 | 0.028 | 83,84 | 8 | 0.028 |
| 41-48 | 4 | 0.021 | 91-98 | 9 | 0.021 |
| 51-58 | 5 | 0.017 | 01-04 | 0 | 0.042 |

Note: For Group II Special Class rates, multiply the rate of the construction code times the multiplier listed for the special class (e.g. the Special Class Group II symbol 2x (1) means to multiply the rate for construction code 1 by a factor of 2.)

Group II Multipliers

| Occupancies | Frame, Joisted Masonry, Non-Combustible | Masonry Non-Combustible | Modified Fire Resistive, Fire Resistive |
|--|--|----------------------------|--|
| Open Sides | 4 | 3 | 2 |
| Open Side Car Washes Car Washers (Frame/NC) | 4 | N/A | N/A |
| Greenhouse (CSP 0580) | 4 | N/A | N/A |
| Builders Risk (CSP 1150) | 2 | N/A | N/A |
| Lumber Yard (CSP 1650) | 4 | N/A | N/A |

Coinurance Factors - Property

| Coinurance % | Other than Blanket Coverage | Blanket Coverage |
|--------------|-----------------------------|------------------|
| 80% | 1.00 | N/A |
| 90% | .95 | 1.00 |
| 100% | .90 | .95 |

Named Perils Factor

| Coverage | Factor |
|----------|--------|
| Building | 0.95 |
| Contents | 0.85 |

RELATIVITY DISCOUNT FACTORS – ALL TERRITORIES**Building Relativity Discount Factors**

The building relativity discount factor is currently 1.00 for all coverage amounts.

Contents Relativity Discount Factors

The contents relativity discount factor is currently 1.00 for all coverage amounts.

Group I Dwelling Key Factors

(in thousands)

| Coverage Limit | Building | Contents | Coverage Limit | Building | Contents | Coverage Limit | Building | Contents |
|--------------------------------|----------|----------|----------------|----------|----------|-----------------|----------|----------|
| 1 | 0.050 | 0.167 | 2 | 0.100 | 0.333 | 3 | 0.150 | 0.500 |
| 4 | 0.200 | 0.667 | 5 | 0.250 | 0.833 | 6 | 0.300 | 1.000 |
| 7 | 0.350 | 1.167 | 8 | 0.400 | 1.333 | 9 | 0.450 | 1.500 |
| 10 | 0.500 | 1.667 | 11 | 0.550 | 1.833 | 12 | 0.600 | 2.000 |
| 13 | 0.650 | 2.167 | 14 | 0.700 | 2.333 | 15 | 0.750 | 2.500 |
| 16 | 0.800 | 2.667 | 18 | 0.900 | 3.000 | 20 | 1.000 | 3.333 |
| 22 | 1.100 | 3.667 | 24 | 1.200 | 4.000 | 26 | 1.300 | 4.333 |
| 28 | 1.400 | 4.667 | 30 | 1.500 | 5.000 | 32 | 1.600 | 5.333 |
| 34 | 1.700 | 5.667 | 36 | 1.800 | 6.000 | 38 | 1.900 | 6.333 |
| 40 | 2.000 | 6.667 | 42 | 2.100 | 7.000 | 44 | 2.200 | 7.333 |
| 46 | 2.300 | 7.667 | 48 | 2.400 | 8.000 | 50 | 2.500 | 8.333 |
| 55 | 2.750 | * | 60 | 3.000 | - | 65 | 3.250 | - |
| 70 | 3.500 | - | 75 | 3.750 | - | 80 | 4.000 | - |
| 85 | 4.250 | - | 90 | 4.500 | - | 95 | 4.750 | - |
| 100 | 5.000 | - | 105 | 5.250 | - | 110 | 5.500 | - |
| 115 | 5.750 | - | 120 | 6.000 | - | 125 | 6.250 | - |
| 130 | 6.500 | - | 135 | 6.750 | - | 140 | 7.000 | - |
| 145 | 7.250 | * | - | - | - | - | - | - |
| * Each Additional 1,000 | | | | | | | | |
| Building | | | 0.050 | | | Contents | | 0.166 |

Group II Dwelling Key Factors

(in thousands)

| Coverage Limit | Building | Contents | Coverage Limit | Building | Contents | Coverage Limit | Building | Contents |
|-------------------------|----------|----------|----------------|----------|----------|----------------|----------|----------|
| 1 | 0.050 | 0.167 | 2 | 0.100 | 0.333 | 3 | 0.150 | 0.500 |
| 4 | 0.200 | 0.667 | 5 | 0.250 | 0.833 | 6 | 0.300 | 1.000 |
| 7 | 0.350 | 1.167 | 8 | 0.400 | 1.333 | 9 | 0.450 | 1.500 |
| 10 | 0.500 | 1.667 | 11 | 0.550 | 1.833 | 12 | 0.600 | 2.000 |
| 13 | 0.650 | 2.167 | 14 | 0.700 | 2.333 | 15 | 0.750 | 2.500 |
| 16 | 0.800 | 2.667 | 18 | 0.900 | 3.000 | 20 | 1.000 | 3.333 |
| 22 | 1.100 | 3.667 | 24 | 1.200 | 4.000 | 26 | 1.300 | 4.333 |
| 28 | 1.400 | 4.667 | 30 | 1.500 | 5.000 | 32 | 1.600 | 5.333 |
| 34 | 1.700 | 5.667 | 36 | 1.800 | 6.000 | 38 | 1.900 | 6.333 |
| 40 | 2.000 | 6.667 | 42 | 2.100 | 7.000 | 44 | 2.200 | 7.333 |
| 46 | 2.300 | 7.667 | 48 | 2.400 | 8.000 | 50 | 2.500 | 8.333 |
| 55 | 2.750 | * | 60 | 3.000 | - | 65 | 3.250 | - |
| 70 | 3.500 | - | 75 | 3.750 | - | 80 | 4.000 | - |
| 85 | 4.250 | - | 90 | 4.500 | - | 95 | 4.750 | - |
| 100 | 5.000 | - | 105 | 5.250 | - | 110 | 5.500 | - |
| 115 | 5.750 | - | 120 | 6.000 | - | 125 | 6.250 | - |
| 130 | 6.500 | - | 135 | 6.750 | - | 140 | 7.000 | - |
| 145 | 7.250 | * | - | - | - | - | - | - |
| * Each Additional 1,000 | | | | | | | | |
| Building | | | 0.050 | | | Contents | | 0.166 |

Building Age Factor

| Building Age Factor | | | | | |
|------------------------------------|---------------|------------------------------------|---------------|------------------------------------|---------------|
| Age of Building (Years) | Factor | Age of Building (Years) | Factor | Age of Building (Years) | Factor |
| 0 | 0.50 | 34 | 0.67 | 68 | 0.84 |
| 1 | 0.51 | 35 | 0.68 | 69 | 0.85 |
| 2 | 0.51 | 36 | 0.68 | 70 | 0.85 |
| 3 | 0.52 | 37 | 0.69 | 71 | 0.86 |
| 4 | 0.52 | 38 | 0.69 | 72 | 0.86 |
| 5 | 0.53 | 39 | 0.70 | 73 | 0.87 |
| 6 | 0.53 | 40 | 0.70 | 74 | 0.87 |
| 7 | 0.54 | 41 | 0.71 | 75 | 0.88 |
| 8 | 0.54 | 42 | 0.71 | 76 | 0.88 |
| 9 | 0.55 | 43 | 0.72 | 77 | 0.89 |
| 10 | 0.55 | 44 | 0.72 | 78 | 0.89 |
| 11 | 0.56 | 45 | 0.73 | 79 | 0.90 |
| 12 | 0.56 | 46 | 0.73 | 80 | 0.90 |
| 13 | 0.57 | 47 | 0.74 | 81 | 0.91 |
| 14 | 0.57 | 48 | 0.74 | 82 | 0.91 |
| 15 | 0.58 | 49 | 0.75 | 83 | 0.92 |
| 16 | 0.58 | 50 | 0.75 | 84 | 0.92 |
| 17 | 0.59 | 51 | 0.76 | 85 | 0.93 |
| 18 | 0.59 | 52 | 0.76 | 86 | 0.93 |
| 19 | 0.60 | 53 | 0.77 | 87 | 0.94 |
| 20 | 0.60 | 54 | 0.77 | 88 | 0.94 |
| 21 | 0.61 | 55 | 0.78 | 89 | 0.95 |
| 22 | 0.61 | 56 | 0.78 | 90 | 0.95 |
| 23 | 0.62 | 57 | 0.79 | 91 | 0.96 |
| 24 | 0.62 | 58 | 0.79 | 92 | 0.96 |
| 25 | 0.63 | 59 | 0.80 | 93 | 0.97 |
| 26 | 0.63 | 60 | 0.80 | 94 | 0.97 |
| 27 | 0.64 | 61 | 0.81 | 95 | 0.98 |
| 28 | 0.64 | 62 | 0.81 | 96 | 0.98 |
| 29 | 0.65 | 63 | 0.82 | 97 | 0.99 |
| 30 | 0.65 | 64 | 0.82 | 98 | 0.99 |
| 31 | 0.66 | 65 | 0.83 | 99 | 1.00 |
| 32 | 0.66 | 66 | 0.83 | 100 or Greater | 1.00 |
| 33 | 0.67 | 67 | 0.84 | | |

Longevity Renewal Factor

| Longevity in Years | Factor |
|--------------------|--------|
| 0 | 1.00 |
| 1 | 1.00 |
| 2 | 1.00 |
| 3 | 1.00 |
| 4 | 1.00 |
| 5 | 1.00 |
| 6 | 1.00 |
| 7 | 1.00 |
| 8 | 1.00 |
| 9 | 1.00 |
| 10 or more | 1.00 |

Glass and Lettering Rates

| Deductible Buyback | Premium | Deductible Buyback | Premium |
|--------------------|---------|--------------------|---------|
| \$100 | \$15 | \$5,000 | \$200 |
| 200 | 25 | 10,000 | 300 |
| 500 | 50 | 25,000 | 400 |
| 1,000 | 80 | 50,000 | 550 |
| 2,500 | 125 | 100,000 | 750 |

Income Protection Factors - Lessor's Risk, Light Manufacturing, Restaurants, and Habitational Risks

| Liability Class Code | Income Protection Factors | | Extra Expense Factors | |
|-------------------------|---------------------------|--------------|-----------------------|--------------|
| | Comprehensive | Named Perils | Comprehensive | Named Perils |
| 0102 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0103 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0104 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0105 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0106 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0107 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0108 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0109 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0110 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0111 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0160 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0161 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0221 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0229 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0231 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0249 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0261 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0271 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0272 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0286 | 0.42 | 0.38 | 0.58 | 0.54 |

| Liability Class Code | Income Protection Factors | | Extra Expense Factors | |
|-------------------------|---------------------------|--------------|-----------------------|--------------|
| | Comprehensive | Named Perils | Comprehensive | Named Perils |
| 0301 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0302 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0303 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0304 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0308 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0309 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0310 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0311 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0312 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0313 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0314 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0315 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0316 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0317 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0318 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0319 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0320 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0321 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0322 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0323 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0326 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0329 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0330 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0331 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0332 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0333 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0334 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0335 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0336 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0338 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0339 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0340 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0341 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0342 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0344 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0345 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0346 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0348 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0349 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0350 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0351 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0352 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0353 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0356 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0357 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0361 | 0.42 | 0.38 | 0.58 | 0.54 |

| Liability Class Code | Income Protection Factors | | Extra Expense Factors | |
|-------------------------|---------------------------|--------------|-----------------------|--------------|
| | Comprehensive | Named Perils | Comprehensive | Named Perils |
| X361 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0371 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0372 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0373 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0375 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0376 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0377 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0378 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0420 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0458 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0459 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0467 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0468 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0471 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0495 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0496 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0497 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0506 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0507 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0514 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0565 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0579 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0583 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0742 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0782 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0921 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0922 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0939 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0935 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0962 | 0.42 | 0.38 | 0.58 | 0.54 |
| 0965 | 0.42 | 0.38 | 0.58 | 0.54 |
| L891 | 0.42 | 0.38 | 0.58 | 0.54 |
| L892 | 0.42 | 0.38 | 0.58 | 0.54 |
| L893 | 0.42 | 0.38 | 0.58 | 0.54 |
| L894 | 0.42 | 0.38 | 0.58 | 0.54 |
| L895 | 0.42 | 0.38 | 0.58 | 0.54 |
| L896 | 0.42 | 0.38 | 0.58 | 0.54 |
| L897 | 0.42 | 0.38 | 0.58 | 0.54 |
| L898 | 0.42 | 0.38 | 0.58 | 0.54 |
| L899 | 0.42 | 0.38 | 0.58 | 0.54 |

Income Protection Factors - All Others

| Coverage | Income Protection Factor | Extra Expense Factor |
|----------------------|--------------------------|----------------------|
| Comprehensive | .38 | .53 |
| Named Perils | .35 | .48 |

Use All Other category for all other liability class codes other than Lessor's Risks, Light Manufacturing, Restaurants, and Habitational Risks.

Actual Loss Sustained Factors

| Class Group | Factors |
|--|---------|
| Ultrapack Plus Eligible Classes | 0.264 |
| Habitational Risks | 0.264 |
| Lessors Risk | 0.264 |
| Light Manufacturing | 0.304 |
| Restaurant | 0.264 |
| Auto Repair | 0.264 |

Habitational Risks

0101, 0102, 0103, 0104, D105, 0106, D107, 0108, 0109, 0110, 0111, 0149, 0150, 0151, 0152, 0153, 0154, 0155, 0157, 0160, 0161, 0420, D919, D920, 0921, 0922, 0939

Lessors Risk

0158, L892, L893, L894, L895, L897, L899, 0962

Light Manufacturing

0221, 0229, 0231, 0249, 0261, 0271, 0272, 0286, 0301, 0302, 0303, 0304, 0308, 0309, 0310, 0311, 0312, 0313, 0314, 0315, 0316, 0317, 0318, 0319, 0320, 0321, 0322, 0323, 0326, 0329, 0330, 0331, 0332, 0333, 0334, 0335, 0336, 0338, 0339, 0340, 0341, 0342, 0344, 0345, 0346, 0348, 0349, 0350, 0351, 0352, 0353, 0356, 0357, 0361, 0371, 0372, 0373, 0375, 0376, 0378, 0471, 0742, 0756, 0782, L891, 0935

Restaurant

0495, 0496, 0497, 0506, 0507, 0514, 0565, 0579, 0583

Auto Repair

0458, 0467, 0468, 0704, 0715, 0723, 0729, 0742, 0782, 0789, 0958

Number of Days of Coverage - Full Resumption of Operations

| # of Days | Factor | # of Days | Factor |
|------------|--------|------------|--------|
| 60 | 0.10 | 180 | 0.40 |
| 90 | 0.15 | 270 | 0.45 |
| 120 | 0.20 | 360 | 0.50 |
| 150 | 0.30 | | |

Monthly Limitation - Monthly Period of Indemnity

| Coverage | Monthly Limitation | Income Protection Factor | Extra Expense Factor |
|----------------------|-------------------------------|---|-------------------------------------|
| Comprehensive | 1/3 | 0.72 | 1.00 |
| | 1/4 | 0.65 | 0.90 |
| | 1/6 | 0.54 | 0.75 |
| Named Perils | 1/3 | 0.66 | 0.92 |
| | 1/4 | 0.59 | 0.83 |
| | 1/6 | 0.50 | 0.69 |

COMMERCIAL GENERAL LIABILITY COVERAGE PART

RATING AND PREMIUM CALCULATION

Selection of Liability Codes

1. A Liability Code is shown on the Eligible Class Descriptions pages for most types of business activity. If a type of business activity is not adequately described by one of the classifications, consult the Home Office. (On the Application form in **Item 7, show all liability classifications that apply** for each building at all locations. Also show the annual gross sales and/or receipts, or payroll for each type of business activity conducted by the Insured.)
2. Rate Base Symbols shown on the Eligible Class Descriptions and Codes Table indicate that the premium is based on one of the following:
 - A - per 1000 square feet of area * (Ex. 30 ft x 40 ft = 1,200 sq.ft.; rate x 1.2 = premium)
 - B - per acre
 - C - per \$1,000 of cost
 - D - per camper days
 - E - per \$1,000 of expenditures
 - G - per 1,000 gallons
 - H - each item, i.e. each person, each dwelling (a 4-family dwelling is one unit), each pupil, each contestant, each vehicle, each day, etc.
 - K - per \$1,000 of commissions
 - M - per 1,000 admissions
 - N - per number of rounds
 - P - per \$1,000 of annual payroll **
 - R - per \$1,000 of receipts
 - S - per \$1,000 of annual sales
 - U - each unit
 - X - flat charge

* In computing area it is not necessary to include heating or maintenance areas. All **storage and incidental areas must be included** under the applicable liability code including Code 0961 - Warehouse and Storage Areas.

** In computing payroll, use the following table, depending on the policy effective date, as the basis in determining the **annual payroll** for the owner, each active partner or each active executive officer **must be included**. If the duties of the Sole Proprietors, Partners or Officers apply to more than one classification on the policy, the payroll cannot be separated and will be charge to the highest rated class.

| Policy Effective Date | Executive Officers Payroll | Individual Insureds or Co-Partners Payroll |
|-----------------------|----------------------------|--|
| 10/1/2016 – 9/30/2017 | 30,000 | 30,000 |

For definitions of area, cost, payroll, sales, etc. see Division Six - General Liability in the Commercial Lines Manual. The definition of receipts is considered to be the same as the definition of sales. For rating purposes, sales and receipts are considered as separate rating bases. The definition of camper days is the sum of the daily number of campers for each day in which the camp is in operation during the policy period.

Premium Calculation

1. EXPOSURE

For each classification code listed on the application, determine the exposure using the appropriate rating base.

2. Separate premium charge is calculated for each classification listed in Item 7 of the Application unless:

- two or more classifications have the same rate base (payroll, receipts or sales) and the exposure is not separable between the classifications. Obtain the rates for each classification. Use the highest rate and multiply it by the entire exposure, or
- the classification is less than 10% of the exposure of all the classifications with the same type of rating base, add its exposure to the classification with the same rating base which has the largest exposure.

If there is not another classification with the same type of rating base, a separate premium must be calculated for each classification.

Special Liability Hazard

Special Liability Hazards are those listed in the Liability Classification Tables with a # sign after the liability code number and every other liability hazard not normally existing for the type of risk insured. If any special liability hazard exists, a separate charge must be made regardless of the percent of gross sales, receipts or payroll developed by that hazard.

Rating Procedures

- Determine rate for each chargeable classification for the \$1,000/\$2,000 limit.
- If CG2104 Exclusion – Products/Completed Operations Hazard applies and liability class code is 0261, 0315, 0321, 0326, 0329, 0338, 0340, 0351, 0353, 0356, 0372, 0378, 0489, 0490, or 0935, then multiply Step A by the factor from "CG2104 Exclusion – Products/Completed Operations Hazard" endorsement table in the Home Office pages and round to the nearest hundredth (.xx).
- If applicable, multiply the result of Step B by the appropriate increased limit factor. Round to the nearest hundredth (.xx).
- If applicable, and liability class code is 0201, 0204, 0216, 0227, 0230, 0277, or 0983, multiply the result of Step C by the appropriate factor from "Spray Painting Deductible" in the Rules pages and round to the nearest hundredth (.xx).
- Get liability exposure amount and determine the rate base. If the rate base is A, C, E, G, K, M, P, R or S, then divide the exposure amount by 1,000.
- Multiply Step D by the applicable exposure base determined in Step E for each classification and round to the nearest dollar.
- Multiply by the [Longevity Renewal Factor](#) and round to the nearest dollar.
- If applicable, multiply the result of Step G by the Individual Risk Premium Modification Factor and round to the nearest dollar.
- Multiply the result of Step H by the [Liability Tier Rating Factor](#) and round to the nearest dollar.
- If applicable, multiply the result of Step I by the Experience Modification Factor and round to the nearest dollar.
- If Deductible Liability Insurance (CG0300) applies, multiply the result of Step J by the appropriate factor in the Home Office pages. (Note: If minimum premium applies, Deductible Liability Factor is not applied to the minimum premium).
- Add the premiums for each classification.
- Regarding minimum premium per classification:
 - Determine minimum premium for each chargeable classification.
 - If CG2104 Exclusion – Products/Completed Operations Hazard applies and liability class code is 0261, 0315, 0321, 0326, 0329, 0338, 0340, 0351, 0353, 0356, 0372, 0378, 0489, 0490, or 0935, then multiply Step M1 by the factor from "CG2104 Exclusion – Products/Completed Operations Hazard" endorsement table in the Home Office pages and round to the nearest dollar.
 - If applicable, multiply minimum premium by increased limit factor. Round to the nearest dollar.

N. Charge the higher of:

1. The actual liability premium of all chargeable liability codes added together in Step L.
2. The highest minimum premium of all liability codes on the policy.

Increased Limit Factors

| BI and PD Limit Occurrence/Aggregate | Rate |
|---|------|
| \$50/100 | .46 |
| 100/200 | .56 |
| 300/600 | .74 |
| 500/1000 | .84 |
| 1000/2000 | 1.00 |
| 1000/3000 | 1.01 |
| 1000/4000 | 1.02 |
| 1000/5000 | 1.03 |
| 2000/2000 | 1.17 |
| 2000/3000 | 1.18 |
| 2000/4000 | 1.19 |

Medical Payments - Increased Limit

| Medical Payments – Increased Limit | |
|------------------------------------|-------------------|
| Limit per Person | Rate |
| \$10,000 | \$15 per building |

Liability Tier Rating Factor

| Overall Criteria | Tier Factor |
|------------------|-------------|
| Superior | 0.750 |
| Preferred | 0.900 |
| Base | 1.000 |

Policy information, loss experience and/or inspection reports will be used to determine tier assignment. Documentation detailing why an individual risk was assigned to a particular tier will be kept in the underwriting file.

LIABILITY RATES

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|---|------------------|-------------|------------------------|-----------------------|------------------|-------------|------------------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0101 | U | 31.44 | 162 | 0577 | S | 1.99 | 288 |
| 0102 | U | 63.42 | 162 | 0578 | S | 0.94 | 288 |
| 0103 | U | 63.42 | 162 | 0579 | S | 4.47 | 315 |
| 0104 | U | 63.42 | 162 | 0582 | S | 1.80 | 288 |
| D105 | H | 218.31 | 162 | 0583 | S | 4.47 | 216 |
| 0106 | U | 63.42 | 162 | 0587 | S | 1.22 | 288 |
| D107 | H | 254.70 | 162 | 0588 | S | 1.93 | 288 |
| 0108 | U | 59.22 | 162 | 0589 | S | 1.83 | 288 |
| 0109 | U | 59.22 | 162 | 0590 | R | 3.30 | 288 |
| 0110 | U | 59.22 | 162 | 0591 | S | 1.55 | 288 |
| 0111 | S | 39.89 | 243 | 0592 | S | 1.56 | 288 |
| 0112 | S | 11.49 | 288 | 0593 | S | 1.87 | 288 |
| 0113 | P | 1.21 | 198 | 0594 | S | 0.98 | 288 |
| 0114 | S | 0.29 | 288 | 0596 | S | 1.91 | 288 |
| 0115 | S | 0.52 | 288 | 0598 | S | 1.87 | 288 |
| 0116 | S | 21.65 | 414 | 0602 | S | 3.57 | 342 |
| 0130 | S | 8.97 | 342 | 0603 | S | 1.56 | 288 |
| 0132 | S | 4.99 | 342 | 0604 | A | 66.91 | 207 |
| 0149 | U | 33.06 | 162 | 0605 | S | 1.36 | 288 |
| 0150 | U | 33.06 | 162 | 0606 | A | 224.23 | 288 |
| 0151 | U | 33.06 | 162 | 0607 | A | 80.02 | 288 |
| 0152 | U | 33.06 | 162 | 0608 | E | 14.20 | 216 |
| 0153 | U | 31.44 | 162 | 0614 | H | 6.59 | 252 |
| 0154 | U | 31.44 | 162 | 0615 | H | 6.15 | 252 |
| 0155 | U | 31.44 | 162 | 0616 | H | 5.91 | 252 |
| 0157 | A | 23.76 | 216 | 0617 | H | 5.25 | 252 |
| 0158 | A | 58.60 | 216 | 0618 | S | 1.56 | 288 |
| 0159 | U | 115.11 | 144 | 0620 | S | 1.17 | 288 |
| 0160 | S | 19.63 | 216 | 0621 | P | 19.12 | 288 |
| 0161 | U | 34.08 | 198 | 0622 | H | 0.83 | 216 |
| 0185 | P | 48.50 | 576 | 0623 | S | 45.63 | 288 |
| U185 | P | 2.55 | 576 | 0624 | H | 0.95 | 216 |
| 0186 | P | 41.77 | 342 | 0625 | S | 1.16 | 216 |
| 0187 | P | 31.14 | 342 | 0626 | A | 174.77 | 306 |
| 0188 | P | 43.21 | 576 | 0628 | H | 14.22 | 450 |
| U188 | P | 2.27 | 576 | 0632 | S | 30.59 | 288 |
| 0189 | P | 29.39 | 576 | 0633 | S | 3.44 | 288 |
| U189 | P | 1.55 | 576 | 0634 | A | 124.06 | 216 |
| 0201 | P | 34.11 | 486 | 0635 | E | 11.23 | 288 |
| 0202 | P | 28.86 | 486 | 0636 | S | 1.77 | 288 |
| X202 | P | 3.85 | 486 | 0637 | S | 1.26 | 288 |
| C202 | P | 3.85 | 486 | 0638 | S | 2.43 | 315 |
| U202 | P | 1.92 | 486 | 0640 | S | 0.99 | 288 |
| 0203 | P | 13.37 | 396 | 0641 | S | 1.49 | 288 |
| 0204 | P | 37.94 | 486 | 0642 | S | 1.08 | 288 |
| 0207 | P | 14.18 | 486 | 0643 | S | 1.56 | 288 |
| 0208 | P | 132.40 | 576 | 0644 | S | 1.03 | 288 |
| X208 | P | 17.65 | 576 | 0645 | S | 0.99 | 288 |

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|--|-----------|--------|-----------------|----------------|-----------|--------|-----------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| C208 | P | 17.65 | 576 | 0646 | S | 1.09 | 288 |
| U208 | P | 8.83 | 576 | 0647 | S | 1.63 | 288 |
| 0210 | P | 38.38 | 486 | 0648 | S | 1.49 | 288 |
| 0211 | P | 66.59 | 702 | 0649 | S | 1.49 | 288 |
| 0212 | P | 18.64 | 576 | 0651 | S | 2.15 | 315 |
| 0213 | P | 24.50 | 576 | 0652 | S | 1.92 | 288 |
| 0216 | P | 24.03 | 486 | 0653 | S | 0.79 | 288 |
| 0219 | P | 42.89 | 342 | 0654 | R | 4.17 | 216 |
| X219 | P | 4.77 | 342 | 0655 | S | 0.98 | 288 |
| 0220 | P | 18.74 | 486 | 0656 | S | 0.94 | 288 |
| 0221 | R | 1.66 | 342 | 0657 | S | 1.59 | 288 |
| 0222 | P | 18.36 | 486 | 0659 | S | 1.62 | 216 |
| 0223 | P | 48.65 | 540 | 0660 | S | 1.62 | 216 |
| X223 | P | 6.49 | 540 | 0661 | S | 0.88 | 288 |
| C223 | P | 6.49 | 540 | 0662 | S | 1.26 | 288 |
| U223 | P | 3.24 | 540 | 0663 | S | 1.36 | 306 |
| 0224 | P | 21.71 | 486 | 0664 | S | 1.46 | 288 |
| 0225 | P | 39.92 | 702 | 0665 | S | 0.92 | 288 |
| X225 | P | 4.44 | 702 | 0666 | S | 1.50 | 288 |
| 0226 | P | 44.78 | 612 | 0667 | S | 1.46 | 288 |
| 0227 | P | 81.46 | 486 | 0668 | S | 0.98 | 216 |
| 0228 | H | 14.30 | 288 | 0669 | S | 1.16 | 216 |
| 0229 | R | 4.30 | 342 | 0670 | S | 1.62 | 288 |
| 0230 | P | 20.23 | 486 | 0671 | S | 0.98 | 216 |
| 0231 | R | 4.06 | 342 | 0672 | S | 1.08 | 216 |
| 0232 | P | 19.31 | 486 | 0673 | S | 0.89 | 288 |
| 0234 | P | 45.79 | 486 | 0674 | S | 20.79 | 306 |
| 0235 | P | 27.01 | 576 | 0675 | S | 1.10 | 288 |
| 0237 | P | 40.10 | 486 | 0676 | S | 1.67 | 288 |
| 0239 | P | 52.34 | 576 | 0677 | S | 1.30 | 288 |
| U239 | P | 2.75 | 576 | 0682 | N | 0.13 | 666 |
| 0241 | P | 33.33 | 576 | 0683 | N | 0.13 | 666 |
| U241 | P | 1.75 | 576 | 0684 | N | 0.13 | 666 |
| 0242 | P | 54.68 | 342 | 0692 | B | 10.48 | 216 |
| 0243 | P | 52.70 | 576 | 0700 | S | 2.36 | 288 |
| X243 | P | 7.03 | 576 | 0701 | P | 1.09 | 342 |
| C243 | P | 7.03 | 576 | 0702 | P | 26.39 | 288 |
| U243 | P | 3.51 | 576 | 0703 | P | 9.95 | 378 |
| 0244 | P | 37.39 | 288 | 0705 | S | 1.26 | 288 |
| 0245 | P | 958.66 | 342 | 0706 | S | 1.12 | 333 |
| 0246 | P | 21.75 | 954 | 0707 | S | 1.15 | 288 |
| 0247 | P | 24.92 | 486 | 0708 | S | 2.81 | 288 |
| 0248 | P | 34.69 | 594 | 0710 | R | 3.47 | 342 |
| 0249 | S | 2.66 | 612 | 0711 | P | 25.09 | 288 |
| 0250 | P | 33.42 | 594 | 0712 | P | 19.29 | 216 |
| 0251 | P | 43.93 | 342 | 0713 | S | 1.99 | 288 |
| 0252 | P | 36.94 | 378 | 0715 | P | 42.96 | 414 |
| 0253 | P | 24.96 | 486 | 0716 | P | 15.52 | 216 |
| 0254 | P | 11.56 | 486 | 0717 | A | 175.64 | 360 |
| 0255 | S | 1.94 | 612 | 0718 | A | 62.82 | 252 |

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|--|-----------|--------|-----------------|----------------|-----------|--------|-----------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0256 | P | 24.11 | 756 | 0720 | P | 25.09 | 288 |
| 0257 | P | 21.75 | 954 | 0721 | P | 14.60 | 486 |
| 0258 | P | 24.56 | 486 | 0722 | P | 4.63 | 396 |
| 0259 | P | 23.68 | 540 | 0724 | P | 13.00 | 486 |
| 0260 | P | 14.50 | 342 | 0725 | S | 2.03 | 288 |
| 0261 | S | 1.31 | 342 | 0727 | S | 0.12 | 288 |
| 0262 | P | 61.47 | 540 | 0728 | S | 15.19 | 414 |
| 0263 | P | 41.52 | 342 | 0729 | P | 21.28 | 558 |
| 0264 | P | 22.95 | 576 | 0730 | R | 0.86 | 288 |
| 0265 | P | 20.77 | 540 | 0731 | P | 5.38 | 288 |
| 0266 | P | 28.74 | 396 | 0733 | R | 0.76 | 342 |
| 0267 | P | 30.41 | 540 | 0734 | P | 14.52 | 414 |
| 0268 | P | 90.33 | 540 | 0735 | K | 5.73 | 198 |
| 0269 | P | 50.21 | 540 | 0736 | R | 0.88 | 288 |
| 0270 | P | 40.67 | 576 | 0737 | A | 111.85 | 216 |
| 0271 | S | 1.75 | 468 | 0738 | A | 112.02 | 216 |
| 0272 | S | 0.64 | 216 | 0739 | S | 2.87 | 288 |
| 0273 | P | 25.05 | 396 | 0740 | P | 27.64 | 540 |
| 0274 | P | 37.78 | 540 | 0742 | R | 1.86 | 414 |
| 0275 | P | 15.75 | 342 | 0743 | A | 65.92 | 216 |
| 0276 | P | 22.67 | 342 | 0744 | P | 17.13 | 342 |
| X276 | P | 3.02 | 342 | 0745 | R | 16.70 | 288 |
| C276 | P | 3.02 | 342 | 0746 | R | 40.27 | 342 |
| U276 | P | 1.51 | 342 | 0747 | P | 60.69 | 432 |
| 0277 | P | 42.49 | 396 | X747 | P | 8.09 | 432 |
| 0278 | P | 39.11 | 540 | C747 | P | 8.09 | 432 |
| 0279 | P | 49.04 | 378 | U747 | P | 4.05 | 432 |
| 0280 | P | 49.00 | 342 | 0748 | S | 0.82 | 288 |
| 0281 | P | 94.47 | 540 | 0749 | P | 33.10 | 378 |
| 0282 | P | 10.17 | 342 | 0750 | S | 32.68 | 288 |
| 0283 | P | 85.45 | 576 | 0751 | P | 20.55 | 486 |
| 0284 | P | 43.21 | 342 | 0752 | H | 8.93 | 288 |
| X284 | P | 5.76 | 342 | 0753 | A | 125.72 | 216 |
| C284 | P | 5.76 | 342 | 0754 | R | 4.23 | 468 |
| U284 | P | 2.88 | 342 | 0755 | P | 1.41 | 198 |
| 0285 | P | 255.81 | 288 | 0756 | S | 1.15 | 378 |
| 0286 | S | 7.30 | 360 | 0757 | P | 29.54 | 486 |
| 0288 | P | 17.25 | 288 | 0758 | P | 26.19 | 486 |
| 0301 | S | 4.95 | 468 | 0759 | R | 0.78 | 342 |
| 0302 | S | 3.74 | 360 | 0760 | S | 1.87 | 288 |
| 0303 | R | 2.46 | 360 | 0761 | P | 1.93 | 342 |
| 0304 | S | 2.26 | 360 | 0762 | S | 32.75 | 216 |
| 0308 | R | 6.12 | 504 | 0763 | A | 124.91 | 288 |
| 0309 | S | 2.29 | 360 | 0764 | S | 18.82 | 414 |
| 0310 | S | 2.14 | 360 | 0766 | P | 35.08 | 378 |
| 0311 | S | 5.17 | 360 | 0767 | S | 0.73 | 288 |
| 0312 | R | 1.53 | 342 | 0770 | P | 2.65 | 342 |
| 0313 | S | 1.22 | 342 | 0771 | P | 30.28 | 342 |
| 0314 | R | 2.08 | 342 | 0772 | P | 14.72 | 342 |
| 0316 | S | 3.91 | 360 | X772 | P | 1.96 | 342 |

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|--|-----------|-------|-----------------|----------------|-----------|--------|-----------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0317 | R | 1.84 | 342 | C772 | P | 1.96 | 342 |
| 0318 | S | 1.21 | 360 | U772 | P | 0.98 | 342 |
| 0319 | R | 0.78 | 342 | 0780 | M | 82.53 | 234 |
| 0320 | S | 2.61 | 360 | 0781 | A | 60.03 | 216 |
| 0321 | R | 3.28 | 342 | 0782 | R | 4.60 | 414 |
| 0322 | R | 0.99 | 342 | 0784 | P | 1.15 | 216 |
| 0323 | S | 3.40 | 342 | 0785 | R | 4.53 | 288 |
| 0324 | R | 1.83 | 360 | 0787 | A | 121.58 | 216 |
| 0325 | R | 0.17 | 216 | 0798 | P | 32.64 | 864 |
| 0326 | R | 2.26 | 414 | 0799 | S | 16.70 | 288 |
| 0328 | R | 0.83 | 342 | 0800 | S | 1.41 | 288 |
| 0329 | R | 1.87 | 342 | 0801 | S | 0.55 | 414 |
| 0330 | S | 16.88 | 558 | 0802 | S | 0.46 | 216 |
| 0331 | R | 2.23 | 342 | 0803 | S | 0.84 | 360 |
| 0332 | R | 5.84 | 342 | 0804 | S | 0.87 | 360 |
| 0333 | S | 1.45 | 342 | 0805 | S | 0.28 | 360 |
| 0334 | R | 1.15 | 342 | 0806 | S | 0.21 | 288 |
| 0335 | R | 3.63 | 414 | 0807 | S | 0.87 | 360 |
| 0336 | S | 1.34 | 360 | 0808 | S | 0.22 | 360 |
| 0338 | P | 5.74 | 468 | 0809 | S | 0.79 | 342 |
| 0339 | R | 1.76 | 468 | 0810 | S | 0.96 | 360 |
| 0340 | R | 5.12 | 612 | 0811 | S | 0.87 | 360 |
| 0341 | S | 1.49 | 342 | 0812 | S | 1.01 | 360 |
| 0342 | S | 2.35 | 468 | 0813 | S | 0.80 | 288 |
| 0343 | R | 0.88 | 288 | 0814 | S | 0.34 | 360 |
| 0344 | R | 0.95 | 360 | 0815 | S | 1.00 | 360 |
| 0345 | R | 3.26 | 342 | 0816 | R | 0.87 | 360 |
| 0346 | S | 4.39 | 360 | 0818 | S | 0.93 | 360 |
| 0347 | R | 0.79 | 342 | 0819 | S | 0.32 | 216 |
| 0348 | S | 2.83 | 468 | 0820 | S | 0.24 | 360 |
| 0349 | R | 1.59 | 342 | 0821 | R | 1.02 | 360 |
| 0350 | S | 5.01 | 342 | 0822 | S | 0.87 | 360 |
| 0352 | R | 3.13 | 342 | 0823 | S | 0.87 | 360 |
| 0353 | R | 11.30 | 504 | 0824 | S | 0.60 | 360 |
| 0354 | S | 1.12 | 288 | 0825 | S | 1.24 | 360 |
| 0355 | S | 1.63 | 288 | 0827 | S | 0.24 | 360 |
| 0356 | R | 3.70 | 342 | 0828 | S | 1.25 | 360 |
| 0357 | R | 1.99 | 342 | 0829 | S | 0.87 | 216 |
| 0361 | R | 7.36 | 414 | 0831 | S | 0.82 | 360 |
| X361 | R | 0.82 | 414 | 0832 | S | 0.39 | 360 |
| 0371 | R | 9.17 | 504 | 0834 | S | 0.87 | 216 |
| 0372 | R | 5.36 | 864 | 0835 | S | 1.21 | 414 |
| 0373 | R | 14.79 | 558 | 0838 | S | 2.46 | 342 |
| 0374 | P | 35.89 | 378 | 0839 | S | 1.50 | 288 |
| 0375 | R | 1.61 | 414 | 0841 | S | 0.28 | 360 |
| 0376 | R | 1.04 | 342 | 0842 | S | 0.28 | 360 |
| 0377 | S | 0.79 | 216 | 0843 | S | 1.26 | 468 |
| 0378 | S | 1.63 | 342 | 0844 | S | 1.50 | 288 |
| 0401 | A | 98.35 | 216 | 0845 | S | 1.94 | 288 |
| 0402 | A | 35.39 | 216 | 0846 | S | 0.93 | 288 |

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|--|-----------|--------|-----------------|----------------|-----------|-------|-----------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0403 | P | 97.41 | 198 | 0847 | R | 4.17 | 216 |
| 0404 | R | 97.41 | 198 | 0848 | S | 0.99 | 288 |
| 0406 | P | 5.87 | 198 | 0849 | R | 4.90 | 342 |
| 0409 | A | 97.41 | 216 | 0850 | S | 0.79 | 342 |
| 0410 | A | 137.05 | 216 | 0851 | S | 0.91 | 216 |
| 0411 | A | 94.88 | 216 | 0852 | S | 0.93 | 288 |
| 0412 | A | 125.16 | 216 | 0853 | S | 1.42 | 288 |
| 0413 | A | 112.02 | 216 | 0854 | S | 1.27 | 216 |
| 0414 | A | 102.21 | 216 | 0855 | S | 1.27 | 216 |
| 0416 | A | 61.93 | 216 | 0856 | S | 0.81 | 288 |
| 0418 | P | 9.13 | 342 | 0857 | S | 1.28 | 288 |
| 0419 | A | 110.36 | 216 | 0858 | S | 1.28 | 288 |
| 0420 | S | 0.54 | 243 | 0859 | S | 2.46 | 342 |
| 0421 | P | 1.26 | 288 | 0860 | S | 1.11 | 342 |
| 0422 | S | 0.82 | 288 | 0861 | S | 1.31 | 288 |
| 0423 | A | 104.06 | 216 | 0862 | S | 1.50 | 288 |
| 0424 | S | 2.36 | 288 | 0864 | S | 0.93 | 288 |
| 0425 | A | 93.96 | 216 | 0865 | S | 1.70 | 288 |
| 0426 | A | 73.43 | 216 | 0867 | S | 1.40 | 288 |
| 0427 | A | 109.34 | 216 | 0868 | S | 0.87 | 216 |
| 0428 | P | 27.64 | 540 | 0869 | S | 0.91 | 216 |
| 0429 | R | 97.41 | 198 | 0870 | S | 1.46 | 288 |
| 0430 | R | 97.41 | 198 | 0871 | S | 0.27 | 360 |
| 0431 | A | 84.70 | 216 | 0872 | S | 0.87 | 216 |
| 0449 | S | 2.74 | 315 | 0873 | S | 0.93 | 288 |
| 0450 | S | 1.39 | 306 | 0874 | S | 1.06 | 216 |
| 0452 | S | 1.25 | 288 | 0875 | S | 0.79 | 288 |
| 0460 | S | 11.88 | 702 | 0876 | S | 0.79 | 342 |
| 0461 | S | 1.02 | 306 | 0877 | S | 17.28 | 360 |
| 0462 | G | 5.29 | 864 | 0878 | S | 0.87 | 360 |
| 0463 | S | 0.93 | 342 | 0879 | S | 0.95 | 288 |
| 0464 | S | 0.92 | 702 | 0880 | S | 1.42 | 288 |
| 0465 | S | 8.95 | 288 | 0881 | S | 1.00 | 360 |
| 0466 | S | 1.49 | 288 | 0882 | S | 1.06 | 288 |
| 0469 | S | 2.06 | 360 | 0883 | S | 0.28 | 360 |
| 0470 | S | 5.23 | 360 | 0884 | S | 0.27 | 360 |
| 0471 | S | 6.27 | 360 | 0885 | S | 0.95 | 288 |
| 0489 | S | 0.03 | 342 | 0886 | S | 0.26 | 360 |
| 0490 | S | 0.05 | 360 | 0887 | S | 1.35 | 288 |
| 0491 | S | 1.06 | 315 | 0888 | P | 16.64 | 288 |
| 0492 | S | 1.91 | 288 | 0889 | R | 4.08 | 342 |
| 0493 | S | 2.06 | 315 | L891 | A | 39.00 | 207 |
| 0494 | S | 1.24 | 288 | L892 | A | 39.00 | 207 |
| 0495 | S | 4.29 | 432 | L893 | A | 39.00 | 207 |
| 0496 | S | 4.38 | 432 | L894 | A | 39.00 | 207 |
| 0497 | S | 4.78 | 432 | L895 | A | 39.00 | 207 |
| 0499 | S | 1.62 | 315 | L897 | A | 39.00 | 207 |
| 0500 | S | 1.87 | 288 | L899 | A | 62.93 | 207 |
| 0503 | S | 0.89 | 288 | 0901 | S | 4.68 | 306 |
| 0506 | S | 4.47 | 432 | 0902 | S | 1.07 | 288 |

| 1000/2000 BI AND PD LIMITS, MEDICAL PAYMENTS \$5,000 | | | | | | | |
|--|-----------|-------|-----------------|----------------|-----------|--------|-----------------|
| Liability Code | Rate Base | Rate | Minimum Premium | Liability Code | Rate Base | Rate | Minimum Premium |
| 0507 | S | 3.45 | 342 | 0903 | S | 1.00 | 216 |
| 0509 | S | 1.89 | 306 | 0908 | S | 5.42 | 315 |
| 0511 | R | 1.49 | 396 | 0912 | R | 2.60 | 612 |
| 0513 | S | 1.66 | 288 | D919 | H | 145.54 | 162 |
| 0514 | S | 2.67 | 315 | D920 | H | 181.93 | 162 |
| 0517 | R | 4.27 | 360 | 0921 | H | 126.83 | 207 |
| 0521 | S | 1.65 | 306 | 0924 | G | 0.60 | 486 |
| 0522 | S | 3.02 | 306 | 0934 | S | 12.02 | 216 |
| 0526 | S | 1.37 | 306 | 0935 | R | 4.53 | 666 |
| 0527 | S | 1.87 | 288 | 0938 | B | 3.67 | 216 |
| 0529 | R | 3.59 | 666 | 0939 | H | 365.51 | 252 |
| 0532 | S | 1.25 | 288 | 0940 | S | 0.54 | 288 |
| 0534 | S | 0.97 | 288 | 0941 | H | 152.62 | 216 |
| 0535 | R | 0.84 | 288 | 0943 | B | 7.47 | 216 |
| 0536 | S | 1.51 | 288 | 0949 | R | 17.91 | 315 |
| 0537 | R | 4.06 | 306 | 0950 | P | 29.82 | 360 |
| 0539 | S | 2.74 | 288 | 0951 | S | 1.87 | 288 |
| 0541 | S | 3.30 | 315 | 0954 | H | 784.21 | 216 |
| 0542 | S | 1.42 | 288 | 0958 | R | 3.40 | 351 |
| 0544 | S | 1.51 | 288 | 0959 | C | 0.58 | 216 |
| 0545 | S | 0.89 | 306 | 0960 | B | 3.01 | 216 |
| 0546 | S | 1.30 | 288 | 0961 | A | 32.28 | 216 |
| 0548 | S | 1.55 | 288 | 0962 | A | 20.73 | 216 |
| 0550 | S | 3.16 | 306 | 0963 | P | 23.71 | 198 |
| 0551 | R | 2.95 | 342 | 0964 | P | 21.61 | 198 |
| 0553 | S | 0.82 | 288 | 0965 | A | 21.77 | 216 |
| 0554 | S | 1.87 | 216 | 0966 | S | 0.37 | 216 |
| 0555 | S | 0.92 | 288 | 0968 | M | 62.71 | 234 |
| 0557 | S | 3.35 | 315 | 0981 | P | 21.90 | 288 |
| 0558 | S | 10.53 | 288 | 0982 | A | 252.73 | 288 |
| 0560 | S | 1.65 | 288 | 0983 | C | 1.34 | 216 |
| 0562 | S | 1.09 | 288 | 0984 | C | 1.32 | 144 |
| 0564 | S | 1.70 | 288 | 0989 | P | 36.79 | 342 |
| 0565 | S | 6.24 | 504 | 0995 | A | 54.49 | 216 |
| 0568 | S | 1.21 | 288 | 0997 | A | 27.82 | 216 |
| 0571 | R | 5.02 | 288 | - | - | - | - |

MECHANICAL & ELECTRICAL BREAKDOWN COVERAGE

Premium Calculation

Multiply the appropriate factor from [M & E Breakdown Coverage Factors](#) by the total actual premium generated from:

1. Buildings - Coverage 1;
2. Business Personal Property and Personal Property of Others - Coverage 2;
3. Income Protection - Coverage 3;

The factor is also applied to UL-CE Special Office Property Coverage Endorsement which relates to Coverage 2 and the following Endorsements which relate to Coverage 3:

- UL-KH Extra Expense - Coverage 3;
- UL-KN Income Protection - Valued Limit;

To determine the Mechanical and Electrical Breakdown Factor, use the Property CSP code. This factor is applied to the entire premium for that building.

The Mechanical and Electrical Breakdown minimum premium is \$25 per policy.

M & E Breakdown Coverage Factors

| Prop Codes | Factor | Prop Codes | Factor | Prop Codes | Factor | Prop Codes | Factor |
|------------|--------|------------|--------|------------|--------|------------|--------|
| 0074 | 0.0725 | 0075 | 0.0725 | 0076 | 0.0725 | 0077 | 0.0725 |
| 0078 | 0.0725 | 0079 | 0.0725 | 0199 | 0.0725 | 0311 | 0.0972 |
| 0312 | 0.0972 | 0313 | 0.0972 | 0321 | 0.0972 | 0322 | 0.0972 |
| 0323 | 0.0972 | 0331 | 0.0972 | 0332 | 0.0972 | 0333 | 0.0972 |
| 0341 | 0.0972 | 0342 | 0.0972 | 0343 | 0.0972 | 0431 | 0.0725 |
| 0432 | 0.0725 | 0433 | 0.0725 | 0434 | 0.0725 | 0511 | 0.0725 |
| 0512 | 0.0725 | 0520 | 0.0725 | 0531 | 0.0972 | 0532 | 0.1058 |
| 0533 | 0.1058 | 0534 | 0.0972 | 0541 | 0.0972 | 0542 | 0.0972 |
| 0544 | 0.0725 | 0545 | 0.0972 | 0550 | 0.1058 | 0561 | 0.0289 |
| 0562 | 0.0725 | 0563 | 0.0725 | 0564 | 0.0289 | 0565 | 0.0289 |
| 0566 | 0.0725 | 0567 | 0.0725 | 0570 | 0.0725 | 0580 | 0.0972 |
| 0581 | 0.0289 | 0582 | 0.0289 | 0701 | 0.0289 | 0702 | 0.0725 |
| 0742 | 0.0972 | 0743 | 0.0972 | 0744 | 0.0972 | 0745 | 0.0972 |
| 0746 | 0.0972 | 0747 | 0.0972 | 0755 | 0.0972 | 0756 | 0.0972 |
| 0757 | 0.0725 | 0831 | 0.0725 | 0832 | 0.0725 | 0833 | 0.0725 |
| 0834 | 0.0725 | 0841 | 0.0972 | 0842 | 0.0725 | 0843 | 0.0725 |
| 0844 | 0.0725 | 0845 | 0.0725 | 0846 | 0.0725 | 0851 | 0.0972 |
| 0852 | 0.0972 | 0900 | 0.0972 | 0911 | 0.0972 | 0912 | 0.0972 |
| 0913 | 0.0972 | 0921 | 0.0725 | 0922 | 0.0725 | 0923 | 0.0725 |
| 0931 | 0.0725 | 0932 | 0.1058 | 0933 | 0.1058 | 0934 | 0.1058 |
| 0940 | 0.1058 | 0951 | 0.0972 | 0952 | 0.0972 | 1000 | 0.0725 |
| 1051 | 0.0725 | 1052 | 0.0972 | 1070 | 0.0725 | 1150 | 0.0725 |
| 1180 | 0.0725 | 1190 | 0.0725 | 1200 | 0.0725 | 1211 | 0.0725 |
| 1212 | 0.0725 | 1213 | 0.0725 | 1220 | 0.0725 | 1230 | 0.1058 |
| 1251 | 0.0725 | 1252 | 0.0725 | 1300 | 0.0725 | 1400 | 0.0972 |
| 1450 | 0.0954 | 1501 | 0.0725 | 1502 | 0.0725 | 1550 | 0.0725 |

| Prop Codes | Factor | Prop Codes | Factor | Prop Codes | Factor | Prop Codes | Factor |
|-------------|--------|-------------|--------|-------------|--------|-------------|--------|
| 1610 | 0.0725 | 1650 | 0.0725 | 1700 | 0.0725 | 1751 | 0.0725 |
| 1752 | 0.0725 | 2000 | 0.0954 | 2059 | 0.0954 | 2150 | 0.0954 |
| 2200 | 0.1058 | 2250 | 0.0954 | 2300 | 0.0954 | 2350 | 0.0954 |
| 2400 | 0.0954 | 2459 | 0.0954 | 2550 | 0.0954 | 2600 | 0.0972 |
| 2750 | 0.0954 | 2800 | 0.0954 | 3009 | 0.0954 | 3409 | 0.0954 |
| 3809 | 0.0954 | 3959 | 0.0954 | 4400 | 0.0954 | 4450 | 0.0954 |
| 4809 | 0.1058 | 5000 | 0.0954 | 5050 | 0.0954 | 5100 | 0.0954 |
| 5500 | 0.1058 | 5759 | 0.0954 | 6009 | 0.0954 | 6210 | 0.0725 |
| 6250 | 0.0972 | 6810 | 0.0954 | 6850 | 0.1058 | 6900 | 0.0954 |
| 7350 | 0.0725 | 7409 | 0.0954 | 7500 | 0.0725 | 7600 | 0.0954 |
| 9999 | 0.1058 | | | | | | |

CRIME PROTECTION

THEFT

Premium Calculation - Theft

The premium for this coverage is calculated for each location.

- A. Determine the proper territory from [CRIME TERRITORIAL DEFINITIONS](#).
- B. Determine sum of the contents amount of insurance for each building per location.
- C. Determine the Theft premium from [THEFT RATES](#) based on zone, deductible, amount of insurance, and Theft code. Theft codes are listed in the Eligible Classes [DESCRIPTIONS AND CODES](#). Use the liability code that generates the highest Theft code per location when multiple liability codes apply to that location. Disregard Apartment and Lessor Risk codes with multiple classifications when determining the highest rate.
- D. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

UL-BL THEFT, DISAPPEARANCE AND DESTRUCTION

Inside the Premises Coverage Premium Calculation - TD&D

The premium for this coverage is calculated for each location. Round to the nearest dollar after each step.

- A. Determine the Inside the Premises base rate per \$1,000 of insurance from [Base Rates - TD&D](#) based on the TD&D code shown in [DESCRIPTIONS AND CODES](#). Use liability code that generates highest TD&D code per location when multiple liability codes apply. Disregard Apartment and Lessor Risk codes with multiple classifications when determining highest rate.
- B. Multiply by the amount of insurance divided by 1,000.
- C. Multiply by the [Safe, Chest and Vault Factors - TD&D](#) factor.
- D. Multiply by the alarm factor found in [Alarm Factors - TD&D](#).
- E. Multiply by the appropriate territory factor from [Territorial Factors - TD&D](#) based on the territorial definition found in [CRIME TERRITORIAL DEFINITIONS](#).
- F. Multiply by the appropriate deductible factor from [Deductible Factors - TD&D](#) based on the deductible amount.
- G. Multiply by the individual risk premium modification factor.
- H. Compare to the [Minimum Premium - TD&D](#) per location, and select the higher value.

Outside the Premises Coverage Premium Calculation - TD&D

The premium for this coverage is calculated for each location. Round to the nearest dollar after each step.

- A. Select the Outside the Premises Coverage base rate per \$1,000 of insurance from [Base Rates - TD&D](#).
- B. Multiply by the amount of insurance divided by 1,000.
- C. Multiply by the appropriate territory factor from [Territorial Factors - TD&D](#) based on the territorial definition found in [CRIME TERRITORIAL DEFINITIONS](#).
- D. Multiply by the appropriate deductible factor from [Deductible Factors - TD&D](#) based on the deductible amount.
- E. Multiply by the individual risk premium modification factor.
- F. Compare to the [Minimum Premium - TD&D](#) per location, and select the higher value.

UL-KC SPECIAL BURGLARY AND ROBBERY COVERAGE ENDORSEMENT

UL-KC can only be purchased if Special Office Property exists on the policy and Theft coverage is excluded from the policy.

Premium Calculation - B/R

The premium for this coverage is calculated for each location.

- A. Determine the Special Burglary and Robbery Coverage premium from [SPECIAL BURGLARY AND ROBBERY RATES](#) based on deductible, amount of insurance, and Special Burglary and Robbery code. The deductible amount is equivalent to the property deductible amount. The Special Burglary and Robbery codes are listed in the Eligible Class Descriptions pages by class. Use the liability code that generates the highest Special Burglary and Robbery code per location when multiple liability codes apply to that location. Disregard Apartments and Lessor Risk codes with multiple classifications when determining the highest rate.
- B. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.
 1. Only one Special Burglary and Robbery Coverage premium is charged for each location regardless of the number of buildings and number of different classifications at the location.
 2. A Special Burglary and Robbery coverage premium is shown for multiples of \$500 up to a \$10,000 limit then the premium is shown per \$1,000.
 3. For higher deductibles not shown in the tables, consult Commercial P/C Underwriting.

UL-KD EMPLOYEE DISHONESTY - INCREASED COVERAGE**Premium Calculation - Employee Dishonesty - Increased Coverage**

- A. Determine the 5 or Less Employee Base Rate from [5 or Less Employee Base Rate - Employee Dishonesty - Increased Coverage](#) based on limit of insurance. If the rate for the desired limit is not shown in the table, use the Interpolation procedure shown below.
- B. If the number of Employees is greater than 5, then subtract 5 from the number of employees. Otherwise if the number of Employees is less than or equal to 5, select 0.
- C. Multiply the result from Step B by [Add on Amounts - Employee Dishonesty - Increased Coverage](#) for the appropriate limit of insurance.
- D. Add the result from Step A to Step C.
- E. Multiply by the [Class Rate Modifier - Employee Dishonesty - Increased Coverage](#) based on the Employee Dishonesty class code found in [DESCRIPTIONS AND CODES](#) and round to the nearest dollar.
- F. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

Interpolation Procedure

1. Subtract the rate for the lower limit of coverage from the rate for the higher limit of coverage.
2. Subtract the lower limit of coverage from the higher limit of coverage.
3. Subtract the lower limit of coverage from the desired limit of coverage.
4. Divide the result of Step 3. by the result of Step 2.
5. Determine the additional rate by multiplying the result of Step 1. by the result of Step 4. and round to the nearest dollar.
6. Add the additional rate from Step 5. to the rate for the lower limit of coverage.

Example: \$35,000 limit for 2 employees

1. $\$142 - \$128 = \$14$
2. $40,000 - 30,000 = 10,000$
3. $35,000 - 30,000 = 5,000$
4. $5,000 / 10,000 = 0.5$
5. $\$14 \times 0.5 = \7
6. $\$128 + \$7 = \$135$ Base Rate

UL-LJ CREDIT, DEBIT, OR CHARGE CARD FORGERY OR ALTERATION – INCREASED COVERAGE**Premium Calculation – Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage**

- A. Get the premium determined from [UL-KD EMPLOYEE DISHONESTY - INCREASED COVERAGE](#) Step E.
- B. Multiply by the [Rating Factor – Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage](#) and round to the nearest dollar.
- C. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

CRIME TERRITORIAL DEFINITIONS

| Description | City/County Code | Crime Territory |
|-----------------|------------------|-----------------|
| Entire District | 300 | 1 |

THEFT RATES**Territory 1 - Theft**

| Deductible | Amount of Insurance | Theft Codes | | | |
|--------------|-----------------------|-------------|-----|-----|-----|
| | | 1 | 2 | 3 | 4 |
| \$200 | \$0-25,000 | 81 | 117 | 174 | 255 |
| | 25,001- 50,000 | 91 | 132 | 195 | 286 |
| | 50,001-100,000 | 105 | 153 | 226 | 332 |
| | Over 100,000 | 122 | 176 | 261 | 383 |
| 500 | \$0-25,000 | 71 | 103 | 153 | 225 |
| | 25,001- 50,000 | 80 | 116 | 172 | 251 |
| | 50,001-100,000 | 93 | 134 | 199 | 292 |
| | Over 100,000 | 107 | 155 | 230 | 337 |
| 1,000 | \$0-25,000 | 61 | 88 | 131 | 191 |
| | 25,001- 50,000 | 68 | 99 | 146 | 214 |
| | 50,001-100,000 | 79 | 115 | 170 | 249 |
| | Over 100,000 | 91 | 132 | 196 | 287 |

Theft deductible must be equal to or higher than the policy deductible.

THEFT, DISAPPEARANCE AND DESTRUCTION RATES**Base Rates - TD&D**

Rate per \$1,000 of Insurance

| Inside the Premises | |
|---------------------|-------|
| TD&D Code | Rate |
| 1 | \$122 |
| 2 | 152 |
| 3 | 170 |
| 4 | 262 |
| 5 | 383 |

| Outside the Premises Rate |
|------------------------------|
| \$16 |

Safe, Chest and Vault Factors - TD&D

| Safe and Vault Class | Factor |
|----------------------|--------|
| All Types | 1.000 |

Alarm Factors - TD&D

| Alarm Type | Factor |
|------------|--------|
| None | 1.000 |
| Local | 1.000 |
| Central | 0.900 |

Territorial Factors - TD&D

| Territory | Inside the Premises | Outside the Premises |
|-----------|---------------------|----------------------|
| 1 | .384 | .384 |

Deductible Factors - TD&D

| Deductible | Factor |
|------------|--------|
| \$100 | .95 |
| 200 | .91 |
| 500 | .87 |
| 1,000 | .83 |
| 2,500 | .78 |
| 5,000 | .76 |
| 10,000 | .75 |
| 25,000 | .72 |

Minimum Premium - TD&D

| Coverage | Minimum Premium Per Location |
|----------------------|------------------------------|
| Inside the Premises | \$35 |
| Outside the Premises | \$13 |

SPECIAL BURGLARY AND ROBBERY RATES

For deductibles of \$1,000 or less:

- A. Find the rate for the appropriate deductible, amount of insurance, and B/R Code in the following tables.
- B. If the amount of insurance is over \$10,000:
 1. Find the \$10,000 amount of insurance rate for the appropriate deductible and B/R Code in the following tables.
 2. Find the "Each Additional \$1,000 of Coverage over \$10,000" rate for the appropriate deductible and B/R Code in the following tables.
 3. Subtract \$10,000 from the amount of insurance.
 4. Divide Step B.3 by 1,000.
 5. Multiply Step B.2 and Step B.4.
 6. Add Step B.1 and Step B.5.

For deductibles greater than \$1,000, consult Commercial P/C Underwriting.

\$100 Deductible - B/R

| \$100 DEDUCTIBLE | | | | | |
|--|------------------|----------|----------|----------|----------|
| Amount of Insurance | B/R CODES | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| \$500 | 97 | 113 | 124 | 160 | 204 |
| 1,000 | 139 | 163 | 178 | 229 | 292 |
| 1,500 | 160 | 187 | 205 | 264 | 336 |
| 2,000 | 181 | 212 | 232 | 299 | 380 |
| 2,500 | 202 | 236 | 259 | 333 | 424 |
| 3,000 | 222 | 260 | 284 | 366 | 466 |
| 3,500 | 243 | 284 | 311 | 401 | 510 |
| 4,000 | 264 | 309 | 338 | 436 | 554 |
| 4,500 | 285 | 333 | 365 | 470 | 599 |
| 5,000 | 306 | 358 | 392 | 505 | 643 |
| 5,500 | 327 | 383 | 419 | 540 | 687 |
| 6,000 | 348 | 407 | 445 | 574 | 731 |
| 6,500 | 368 | 431 | 471 | 607 | 773 |
| 7,000 | 389 | 455 | 498 | 642 | 817 |
| 7,500 | 410 | 480 | 525 | 677 | 861 |
| 8,000 | 431 | 504 | 552 | 711 | 905 |
| 8,500 | 452 | 529 | 579 | 746 | 949 |
| 9,000 | 473 | 553 | 605 | 780 | 993 |
| 9,500 | 493 | 577 | 631 | 813 | 1035 |
| 10,000 | 514 | 601 | 658 | 848 | 1079 |
| Each additional \$1,000 of coverage over \$10,000 | 42 | 49 | 54 | 69 | 88 |

\$200 Deductible - B/R

| \$200 DEDUCTIBLE | | | | | |
|--|------------------|----------|----------|----------|----------|
| Amount of Insurance | B/R CODES | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| \$ 500 | 78 | 91 | 100 | 129 | 164 |
| 1,000 | 111 | 130 | 142 | 183 | 233 |
| 1,500 | 128 | 150 | 164 | 211 | 269 |
| 2,000 | 145 | 170 | 186 | 239 | 305 |
| 2,500 | 162 | 190 | 207 | 267 | 340 |
| 3,000 | 178 | 208 | 228 | 294 | 374 |
| 3,500 | 194 | 227 | 248 | 320 | 407 |
| 4,000 | 211 | 247 | 270 | 348 | 443 |
| 4,500 | 228 | 267 | 292 | 376 | 479 |
| 5,000 | 245 | 287 | 314 | 404 | 515 |
| 5,500 | 262 | 307 | 335 | 432 | 550 |
| 6,000 | 278 | 325 | 356 | 459 | 584 |
| 6,500 | 294 | 344 | 376 | 485 | 617 |
| 7,000 | 311 | 364 | 398 | 513 | 653 |
| 7,500 | 328 | 384 | 420 | 541 | 689 |
| 8,000 | 345 | 404 | 442 | 569 | 725 |
| 8,500 | 362 | 424 | 463 | 597 | 760 |
| 9,000 | 378 | 442 | 484 | 624 | 794 |
| 9,500 | 394 | 461 | 504 | 650 | 827 |
| 10,000 | 411 | 481 | 526 | 678 | 863 |
| Each additional \$1,000 of coverage over \$10,000 | 34 | 40 | 44 | 56 | 71 |

\$500 Deductible - B/R

| \$500 DEDUCTIBLE | | | | | |
|--|------------------|----------|----------|----------|----------|
| Amount of Insurance | B/R CODES | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| \$ 500 | 68 | 80 | 87 | 112 | 143 |
| 1,000 | 97 | 113 | 124 | 160 | 204 |
| 1,500 | 112 | 131 | 143 | 185 | 235 |
| 2,000 | 127 | 149 | 163 | 210 | 267 |
| 2,500 | 141 | 165 | 180 | 233 | 296 |
| 3,000 | 155 | 181 | 198 | 256 | 326 |
| 3,500 | 170 | 199 | 218 | 281 | 357 |
| 4,000 | 185 | 216 | 237 | 305 | 389 |
| 4,500 | 200 | 234 | 256 | 330 | 420 |
| 5,000 | 214 | 250 | 274 | 353 | 449 |
| 5,500 | 229 | 268 | 293 | 378 | 481 |
| 6,000 | 244 | 285 | 312 | 403 | 512 |
| 6,500 | 258 | 302 | 330 | 426 | 542 |
| 7,000 | 272 | 318 | 348 | 449 | 571 |
| 7,500 | 287 | 336 | 367 | 474 | 603 |
| 8,000 | 302 | 353 | 387 | 498 | 634 |
| 8,500 | 316 | 370 | 404 | 521 | 664 |
| 9,000 | 331 | 387 | 424 | 546 | 695 |
| 9,500 | 345 | 404 | 442 | 569 | 725 |
| 10,000 | 360 | 421 | 461 | 594 | 756 |
| Each additional \$1,000 of coverage over \$10,000 | 29 | 34 | 37 | 48 | 61 |

\$1,000 Deductible - B/R

| \$1,000 DEDUCTIBLE | | | | | |
|--|------------------|----------|----------|----------|----------|
| Amount of Insurance | B/R CODES | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| \$500 | 58 | 68 | 74 | 96 | 122 |
| 1,000 | 83 | 97 | 106 | 137 | 174 |
| 1,500 | 96 | 112 | 123 | 158 | 202 |
| 2,000 | 109 | 128 | 140 | 180 | 229 |
| 2,500 | 121 | 142 | 155 | 200 | 254 |
| 3,000 | 133 | 156 | 170 | 219 | 279 |
| 3,500 | 146 | 171 | 187 | 241 | 307 |
| 4,000 | 158 | 185 | 202 | 261 | 332 |
| 4,500 | 171 | 200 | 219 | 282 | 359 |
| 5,000 | 184 | 215 | 236 | 304 | 386 |
| 5,500 | 196 | 229 | 251 | 323 | 412 |
| 6,000 | 209 | 245 | 268 | 345 | 439 |
| 6,500 | 221 | 259 | 283 | 365 | 464 |
| 7,000 | 233 | 273 | 298 | 384 | 489 |
| 7,500 | 246 | 288 | 315 | 406 | 517 |
| 8,000 | 259 | 303 | 332 | 427 | 544 |
| 8,500 | 271 | 317 | 347 | 447 | 569 |
| 9,000 | 284 | 332 | 364 | 469 | 596 |
| 9,500 | 296 | 346 | 379 | 488 | 622 |
| 10,000 | 308 | 360 | 394 | 508 | 647 |
| Each additional \$1,000 of coverage over \$10,000 | 25 | 29 | 32 | 41 | 53 |

EMPLOYEE DISHONESTY - INCREASED COVERAGE RATES**5 or Less Employee Base Rate - Employee Dishonesty - Increased Coverage**

| Limit of Insurance | Rate |
|---------------------------|-------------|
| \$1,000 | \$38 |
| \$5,000 | 53 |
| \$10,000 | 68 |
| \$15,000 | 83 |
| \$20,000 | 98 |
| \$25,000 | 113 |
| \$30,000 | 128 |
| \$40,000 | 142 |
| \$50,000 | 156 |
| \$75,000 | 181 |
| \$100,000 | 206 |

Add on Amounts - Employee Dishonesty - Increased Coverage

| Limit of Insurance | Add on Amounts |
|---------------------------|-----------------------|
| \$1,000 | \$3 |
| \$5,000 | 4 |
| \$10,000 | 6 |
| \$15,000 | 8 |
| \$20,000 | 9 |
| \$25,000 | 10 |
| \$30,000 | 11 |
| \$40,000 | 12 |
| \$50,000 | 13 |
| \$75,000 | 15 |
| \$100,000 | 17 |

Class Rate Modifier - Employee Dishonesty - Increased Coverage

| Class Code | Modifier | Class Code | Modifier | Class Code | Modifier | Class Code | Modifier |
|------------|----------|------------|----------|------------|----------|------------|----------|
| 111 | 1.60 | 449 | 2.60 | 556 | 2.90 | 692 | 1.60 |
| 121 | 1.70 | 461 | 2.50 | 561 | 1.60 | 695 | 1.80 |
| 211 | 2.00 | 469 | 2.80 | 565 | 1.70 | 697 | 0.30 |
| 311 | 3.50 | 471 | 1.40 | 571 | 2.60 | 816 | 5.40 |
| 312 | 2.70 | 475 | 2.10 | 579 | 1.70 | 817 | 5.40 |
| 315 | 2.90 | 476 | 1.70 | 581 | 2.30 | 818 | 5.40 |
| 319 | 3.00 | 478 | 1.00 | 585 | 2.30 | 819 | 4.00 |
| 321 | 2.40 | 479 | 1.50 | 586 | 2.50 | 832 | 5.60 |
| 325 | 3.20 | 481 | 1.50 | 587 | 2.40 | 833 | 5.40 |
| 331 | 1.30 | 483 | 2.10 | 589 | 2.50 | 834 | 4.40 |
| 332 | 1.50 | 485 | 2.20 | 611 | 1.90 | 835 | 5.30 |
| 333 | 1.40 | 487 | 2.30 | 631 | 1.60 | 869 | 2.10 |
| 335 | 1.30 | 489 | 1.50 | 635 | 1.50 | 872 | 0.30 |
| 411 | 2.90 | 490 | 1.90 | 638 | 1.80 | 873 | 0.85 |
| 412 | 2.80 | 491 | 1.70 | 640 | 1.90 | 880 | 1.30 |
| 415 | 4.90 | 493 | 2.30 | 643 | 2.20 | 881 | 1.30 |
| 419 | 2.80 | 494 | 2.00 | 645 | 2.40 | 882 | 0.90 |
| 421 | 1.80 | 496 | 2.60 | 647 | 1.90 | 884 | 1.60 |
| 425 | 3.40 | 498 | 3.10 | 651 | 2.10 | 951 | 1.50 |
| 426 | 2.00 | 499 | 2.30 | 652 | 2.30 | 952 | 1.50 |
| 428 | 1.40 | 511 | 2.30 | 655 | 2.00 | 961 | 0.60 |
| 429 | 1.50 | 512 | 1.80 | 660 | 2.10 | 962 | 0.60 |
| 431 | 2.50 | 519 | 1.90 | 661 | 1.20 | 963 | 0.60 |
| 433 | 2.60 | 521 | 2.70 | 662 | 1.40 | 970 | 0.55 |
| 435 | 2.50 | 525 | 2.60 | 669 | 2.00 | 971 | 0.60 |
| 437 | 2.50 | 529 | 2.40 | 671 | 0.75 | 972 | 0.45 |
| 439 | 2.50 | 531 | 1.80 | 675 | 0.85 | 973 | 0.60 |
| 440 | 2.50 | 539 | 2.00 | 677 | 0.90 | 974 | 0.60 |
| 441 | 2.60 | 541 | 2.80 | 678 | 0.90 | 975 | 0.60 |
| 443 | 2.60 | 542 | 2.90 | 681 | 0.65 | 976 | 0.60 |
| 444 | 2.60 | 545 | 2.10 | 682 | 0.55 | 977 | 0.60 |
| 446 | 2.60 | 551 | 2.90 | 683 | 0.70 | 979 | 0.60 |
| 448 | 4.20 | 555 | 3.10 | 691 | 1.20 | | |

CREDIT, DEBIT, OR CHARGE CARD FORGERY OR ALTERATION - INCREASED COVERAGE**Rating Factor – Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage**

| |
|---|
| Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage Rating Factor |
| 0.30 |

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GENERAL RULES AND INFORMATION

RULE 1 INSTRUCTIONS

This manual contains the General Rules and Classifications for writing ERIE's Ultraflex Package Policy.

RULE 2 ELIGIBILITY

ERIE's Ultraflex Package Policy is designed to provide insurance coverage for eligible businesses and institutions. The Ultraflex Package Policy provides the flexibility of coverages that these risks need.

The Ultraflex Package Policy may be written for most types of retail, wholesale, service, habitational, institutional, contracting and manufacturing risks. The types of businesses included in the Liability Classification Table may be bound by an Agent if they are NOT marked (DSM) - Sales Manager's Inspection Needed, (HO) - Home Office Approval Needed or listed in the Classes of Business that cannot be bound.

The rules, classifications and rates in this manual constitute part of the Ultraflex Package Policy Manual and may not be changed except as specifically permitted in the manual. For liability coverage, we have listed additional endorsements in this manual that are used in conjunction with ISO's Commercial General Liability Coverage.

RULE 3 POLICY TERM

A policy is normally written for a one-year period. All rates and premiums contained on the State Rate pages are annual rates and premiums. The policy will be continued for successive periods by a renewal certificate.

Irregular policy periods: Exceptions will be made, when necessary, to attain a common anniversary date for a policyholder's group of policies. Irregular policy periods will be rated on a pro rata basis.

RULE 4 POLICY WRITING MINIMUM PREMIUM

The policy writing minimum premium is \$500. When only Property Coverage is written, the policy writing minimum premium is \$500.

The annual minimum premium for Buildings - Coverage 1, Business Personal Property and Personal Property of Others - Coverage 2, Additional Income Protection - Coverage 3, Peak Season Coverage, and Special Office Property is \$50 per location.

RULE 5 WHOLE DOLLAR PREMIUM RULE

All premiums will be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more will be rounded to the next higher whole dollar.

RULE 6 OTHER INSURANCE

Other insurance is not permitted except:

- A. Insurance against perils not covered by the policy.
- B. Insurance on scheduled items of business personal property that are specifically insured.

RULE 7 RATE REVISIONS

Any changes during the policy period requiring additional or return premium will be made on the basis of the rates in effect at the anniversary date of the policy.

Any revision of rates during the policy period will apply to the next policy term.

RULE 8 CANCELLATION

If the policy is cancelled at the request of The ERIE or the Insured, the earned premium will be computed on a pro rata basis.

RULE 9 TRANSFER OR ASSIGNMENT

Subject to all rules of this manual and any necessary adjustment of premium, a policy may be endorsed to transfer coverage to another location within the same state (subject to specific approval by the Home Office).

ERIE will not transfer coverage from one Insured to another in the event of a title change to the building or a change to the ownership/operations of a business.

RULE 10 ADDITIONAL LOCATIONS

The Ultraflex Package Policy can insure an unlimited number of locations.

RULE 11 COVERAGES

A. Basic

The Ultraflex Package Policy provides basic coverages shown below to provide the Insured with a basic package of protection. These basic coverages can be written jointly as a package policy or individually under the Ultraflex Package Policy.

The basic coverages are:

- Buildings - Coverage 1
- Business Personal Property & Personal Property of Others - Coverage 2
- Bodily Injury Liability and Property Damage Liability - Coverage A
- Personal and Advertising Injury Liability - Coverage B
- Medical Payments - Coverage C

B. Optional

There are many other coverages which Insureds might need to insure protection for their business. Some of these coverages are found in the policy and others are added by endorsement.

The optional coverages found in the Commercial Property Coverage Part are:

- Additional Income Protection (Coverage 3)
- Glass and Lettering (Coverage 4)
- Signs, Lights & Clocks (Coverage 5)

Other optional coverages are available by endorsement.

RULE 12 PERILS

Buildings - Coverage 1, Business Personal Property and Personal Property of Others - Coverage 2, and Additional Income Protection - Coverage 3 are covered against all risks of loss (except those specifically excluded in the policy). This includes Theft Coverage.

Refer to the Ultraflex Commercial Property Coverage Part for exact wording and limitations.

RULE 13 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01

The following is a general description of the coverages provided by the Ultraflex Commercial Property Coverage Part. The policy, forms, endorsements, and appropriate manual rules should be consulted for details.

A. Buildings - Coverage 1:

Coverage 1 provides protection for building(s) described on the Declarations for equipment, machinery and fixtures for service and maintenance of the building, architect's fees, attached outdoor signs, flag poles, outdoor lights, outdoor furniture, fire extinguishing equipment and property of the Insured as landlord (cooking, air conditioning equipment, etc.).

Coverage 1 must be written for each owned building. For a risk to be eligible for the Ultraflex Package Policy, **the amount of insurance must be equal to a minimum of 80% of the buildings Actual Cash Value.**

This program contains Conditional Replacement Cost Coverage for Buildings - Coverage 1. At the Insured's option, instead of Actual Cash Value, 80% of the replacement cost value of the building is used as the limit of insurance to satisfy the coinsurance requirement.

B. Business Personal Property and Personal Property of Others - Coverage 2

Coverage 2 provides protection for the following types of property: personal property pertaining to the Insured's business, improvements and betterments to property leased to the Insured, personal property of others and labor, materials or services furnished or arranged by the Insured on personal property of others.

A single amount of insurance must be written to cover all of the types of business personal property and personal property of others (including improvements and betterments) in each building. For a risk to be eligible for the Ultraflex Package Policy, **the amount of insurance must be equal to a minimum of 80% of the business personal property and personal property of others Actual Cash Value.**

This program contains Conditional Replacement Cost Coverage for Business Personal Property and Personal Property of Others - Coverage 2. At the Insured's option, instead of Actual Cash Value, 80% of the replacement cost value of business personal property and personal property of others is used as the limit of insurance to satisfy the coinsurance requirement.

The Insured has the option of eliminating coverage for improvements and betterments and for personal property of others.

C. Additional Coverages

1. Collapse – Covers the abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied.
2. Fungus, Wet Rot, Dry Rot and Bacteria – Provides up to \$25,000 of coverage for loss or damage to covered property caused by fungus, wet or dry rot or bacteria as the result of a peril insured against.
3. Electric Data Processing Equipment and Electronic Data Coverage – Provides the following coverages:
 - Electronic Data Processing Equipment – Mechanical and Electrical Breakdown and Computer Virus – Provides \$10,000 of coverage for electrical data processing equipment caused by mechanical and electrical breakdown or computer virus.
 - Electronic Data – Expenses for Reproduction or Replacement – Provides \$25,000 for extra expense in the reproduction or replacement of electronic data caused by a peril insured against including mechanical and electrical breakdown, and computer virus.
 - Income Protection – Interruption of Computer Operations – Provides \$25,000 for loss of income resulting from an interruption in computer operations due to damage or corruption of electronic data caused by a peril insured against including mechanical and electrical breakdown, and computer virus.

4. Equipment Breakdown Coverage

- Covers direct physical loss to boilers, pressure vessels, refrigeration systems, air conditioning systems, piping, mechanical and electrical machines or apparatus used for the generation, transmission, or utilization of mechanical or electrical power caused by mechanical, electrical, or pressure systems breakdown.
- Electronic Data Restoration – Provides \$25,000 of coverage for reasonable and necessary cost, including loss of income and necessary extra expense, to research, replace, and restore lost electronic data.
- Expediting Expenses – Provides \$25,000 of coverage for the reasonable extra cost to make temporary repairs and expedite permanent repairs or permanent replacement
- Hazardous Substances – Provides \$25,000 of coverage for the cost to repair or replace covered property because of contamination by a hazardous substance, includes additional expenses to clean up or dispose of such property
- Off-Premises Equipment Breakdown – Provides \$25,000 of coverage for loss or damage to transportable covered equipment including reasonable and necessary cost to research, replace, and restore lost electronic data contained within covered equipment
- Off-Premises Utility Properties Failure – Provides \$25,000 of coverage for loss, damage, or expense resulting from the interruption of service to the premises described in the Declarations.
- Public Relations – Provides \$5,000 of coverage for reasonable costs for professional services to create and disseminate communications, when the need for such communications arises directly from the interruption of your business.
- Spoilage – Provides \$25,000 of coverage for physical damage to perishable goods due to spoilage; physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia; and any necessary expenses you incur to reduce the amount of loss

D. Extensions and Limits

1. Accounts Receivable - Provides coverage against all risks of loss
 - \$25,000 for any one loss
2. Arson and Theft Reward
 - \$10,000
3. Building Ordinance or Law Coverage
 - For the Value of the Undamaged Part of the Building
 - Increased Cost of Construction - \$25,000
 - Tenants Improvements and Betterments
4. Check, Credit, Debit, or Charge Card Forgery and Alteration
 - \$5,000 for any one loss
5. Contingent Business Interruption - Covers loss of income resulting from damage to buildings or business personal property of others
 - \$25,000
6. Counterfeit Money
 - \$1,000 per workday
7. Debris Removal

- 5% of Coverages 1 and 2, plus \$25,000
- 8. Demolition Cost
 - \$25,000
- 9. Electrical Service Panels - Covers loss or damage caused by electricity
- 10. Employee Dishonesty - Covers loss by dishonest or fraudulent acts of employees
 - \$10,000 for any one loss
- 11. Expenses for Loss Adjustment
 - \$5,000
- 12. Expenses for Security
 - \$2,500
- 13. Exterior Signs, Lights, and Clocks - Provides coverage against all risks of loss for unattached exterior signs, lights, and clocks
 - \$5,000 for any one loss
- 14. Fences, Walks and Unattached Outbuildings - Provides named perils coverage
 - \$5,000 maximum for any one loss
- 15. Fine Arts
 - \$25,000 for any one loss
- 16. Fire Department Service Charges
- 17. Fire Extinguisher Recharge
- 18. Heating and Air Conditioning Equipment - Covers heating and air conditioning equipment the Insured is contractually responsible
 - \$20,000 for any one loss
- 19. Income Protection Coverage - Covers loss of income resulting from damage to buildings or business personal property
 - \$250 per workday
 - \$25,000 for any one loss
- 20. Income Protection - Off-Premises Utility Service Failure - Covers loss of income as a result of interruption of business caused by loss of utility services to the premises
 - \$25,000 for any one loss
- 21. Key Replacement - Covers replacement of keys and locks if keys are lost or stolen during a robbery or burglary
 - \$5,000
- 22. Laptop Computers Off-Premises
 - \$10,000 for any one loss
- 23. Leasehold Interest
 - \$15,000
- 24. Merchandise in Shipment - Covers merchandise that is sold while in the custody of a common carrier but which hasn't been paid for
- 25. Money and Securities - Provides coverage against all risks of loss

- \$10,000 any one loss inside or outside the premises
26. Money and Securities Destruction
- \$10,000 for any one loss
27. Moving Clause - Covers Business Personal Property and Personal Property of Others while in transit and at the new location up to 60 days
28. Newly Acquired Property - Provides coverage for a covered peril up to 90 days
- 50% of Coverage 1 or \$500,000, whichever is less
 - 25% of Coverage 2 or \$250,000, whichever is less
 - 25% of Coverage 3 or \$250,000, whichever is less
29. Non-owned Detached Trailers
- \$5,000 for any one loss
30. Personal Articles - Covers property of the Insured and employees
- \$10,000 for any one loss
31. Pollutants Clean Up and Removal
- \$25,000
32. Private Structures and Rental Value - Dwellings - Covers private structures pertaining to dwellings or the rental value of the dwelling or its private structures
- 10% of coverage on dwelling
33. Property in Danger - Covers removal of Business Personal Property and Personal Property of Others against all risks of loss for up to 45 days
34. Refrigerated Products - Covers the contents of refrigeration equipment against loss from power or mechanical failure
35. Temperature Change - Covers Business Personal Property and Personal Property of Others against loss from temperature change caused by a covered peril
36. Temporarily Off-Premises - Business Personal Property and Personal Property of Others
- \$25,000 for any one loss
 - \$2,500 for any one loss to salesmen's samples
37. Transportation – Airborne Property
- \$25,000 for any one loss
38. Transportation - Provides named perils coverage for business personal property while in transit
- \$25,000 for any one loss
 - \$1,000 for tools and equipment
39. Trees, Shrubs, Lawns and Plants - Provides named perils coverage
- \$1,000 for any one item
 - \$10,000 for any one loss to trees, shrubs and plants
 - \$2,500 for any one loss to lawns
40. Valuable Papers and Records - Covers the extra expense to reproduce valuable papers and records against all risks of loss
- \$25,000 for any one loss

E. Blanket Coverage

Blanket Coverage on Buildings and/or on Business Personal Property and Personal Property of Others is available.

Minimum coinsurance is 90%.

The premium is determined by applying the applicable Group I and Group II rates for the property covered to the amount of insurance on the covered property. This is done for each building or for the contents at each location. The premiums developed for each item are totaled.

If desired, Commercial P/C Underwriting will calculate the premium. Submit the required information - location of property to be covered, value of property, etc.

F. Coinsurance

Coinsurance of 80%, 90%, or 100% is required. For Blanket Coverage, a coinsurance of 90% or 100% is required.

Coverage may **NOT** be written on a no-coinsurance basis.

G. Deductibles

The following Deductibles may be written: \$100, \$200, \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, \$50,000, and \$100,000.

The basic deductible is \$500.

Buildings - Coverage 1 and Business Personal Property and Personal Property of Others - Coverage 2 must be written with the same deductible.

Theft – must be written with the same or higher deductible than the policy deductible.

RULE 14 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - ADDITIONAL INCOME PROTECTION - COVERAGE 3 (Optional)

Additional Income Protection - Coverage 3 covers loss of income and extra expense resulting directly from interruption of business caused by damage to buildings or business personal property and personal property of others by an insured peril.

The occurrence limit is written to cover the business for loss of profits and continuing expenses for the maximum amount of time the business would be closed after a loss. It provides excess limits over the Extension of Coverage - Income Protection Coverage.

Rental value of certain dwellings is provided in B. Extensions of Coverage – Private Structures and Rental Value – Dwellings. Additional limits may be purchased under Coverage 3.

Blanket Coverage - Income Protection

Blanket Coverage on additional income protection is available.

The Premium is determined by applying the 90% coinsurance rates for the applicable Group I and Group II rates for buildings. Use the premium calculation for additional income protection. This is done for additional income protection at each location. The premiums developed for each item are totaled.

Endorsements - Income Protection

Refer to the following forms under the rule entitled Non-ISO Endorsements:

- UL-KH Extra Expense Coverage - Coverage 3
- UL-KN Income Protection - Valued Limit
- UL-KO Full Resumption of Operations
- UL-KP Monthly Period of Indemnity

RULE 15 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - GLASS AND LETTERING - COVERAGE 4 (Optional)

Glass and Lettering - Coverage 4 eliminates the deductible for glass coverage. This is on a replacement cost basis. Lettering, ornamentation, and burglar alarm foil on insured glass is also covered against all risks of loss for replacement cost at no additional charge.

Replacement will be made with safety glazing materials when required by building ordinance or code.

RULE 16 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - SIGNS, LIGHTS AND CLOCKS - COVERAGE 5 (Optional)

Signs, Lights and Clocks - Coverage 5 provides additional amounts of coverage over the \$5,000 provided in the Commercial Property Coverage Part. This also provides full coverage.

RULE 17 COMMERCIAL GENERAL LIABILITY COVERAGE FORM CG 00 01

Bodily Injury Liability and Property Damage Liability (Coverage A), Personal and Advertising Injury Liability (Coverage B) and Medical Payments (Coverage C) are basic for all operations of the business classification(s) stated on the Declarations.

Protection is provided for liability arising from:

- premises
- operations
- products and completed operations
- blanket contractual agreements
- structural alterations and new construction performed by independent contractors (additional premium)
- buildings rented to Insured
- damage to premises rented to you - fire legal liability
- employees as additional Insureds
- broad form property damage
- incidental medical malpractice
- non-owned watercraft
- automatic coverage - newly acquired or formed organizations (90 days) except when excluded in whole or in part on the Declarations, policy form, or by endorsement

The Liability portion of the Ultraflex Package Policy is written on a Commercial General Liability (CGL) basis. This provides protection for all premises and all operations of the Insured known to exist at the most recent policy anniversary date.

Therefore, it is mandatory that **ALL OPERATIONS AND OCCUPANCIES OF THE INSURED BE LISTED ON THE APPLICATION.** All must be listed regardless of the percentage of the total operation.

Bodily Injury Liability and Property Damage Liability Coverage A - Provides coverage for liability arising from bodily injury, sickness, and death and provides coverage for liability arising from damage to tangible property and loss of use of tangible property.

Personal and Advertising Injury Liability - Coverage B - Provides coverage for liability arising from invasion of privacy, false arrest, false imprisonment, wrongful detention, malicious prosecution, libel, slander, and defamation of character and provides coverage for liability arising from the Insured's advertising activities.

Medical Payments - Coverage C - Provides payment of reasonable medical expenses to a person injured by an accident arising from a condition on the premises or arising out of operations.

Damage To Premises Rented To You – Fire Legal Liability - Coverage is automatically provided up to the Any One Premises limit. This coverage provides fire legal liability insurance. If Liability Coverage is not written because of a Garage Liability Policy (e.g. repair garages, auto dealers), the Garage Policy automatically includes fire legal liability in all states.

Bodily Injury Liability and Property Damage Liability, Personal and Advertising Injury Liability and Medical Payments are written for a single premium. Rates are shown on the Liability Classification Tables. These rates are annual rates.

| COVERAGE | LIMITS OF PROTECTION - COVERAGES A, B, & C |
|---|--|
| COVERAGE A Each Occurrence | Occurrence Limit * |
| COVERAGE B Personal & Advertising Injury | Occurrence Limit * |
| COVERAGE C Each Person | 5,000 ** |
| Damage to Premises Rented To You – Fire Legal Liability | Occurrence Limit * |
| COVERAGE A, B, & C General Aggregate | Aggregate Limit * |
| COVERAGE A Products-Completed Operations Aggregate | Aggregate Limit * |

*Available occurrence limit/aggregate limit options in \$000's are 50/100, 100/200, 300/600, 500/1000, 1000/2000, 1000/3000, 1000/4000, 1000/5000, 2000/2000, 2000/3000, and 2000/4000. In addition, higher limits options in \$000's are available with Commercial Underwriting approval including 2000/5000, 3000/3000, 3000/4000, 3000/5000, 3000/6000, 4000/4000, 4000/5000, and 5000/5000

If the Ultraflex Package Policy is written with a Garage Policy or any other liability policy, the limit for both policies should, as far as practical, be the same.

RULE 18 EXECUTIVE OFFICERS, PARTNERSHIPS AND PROPRIETORSHIPS – PAYROLL

In computing payroll, use the following table, depending on the policy effective date, as the basis in determining the **annual payroll** for each owner, active partner, or active executive officer which must be included.

| Policy Effective Date | Executive Officers Payroll | Partnerships and Proprietorships Payroll |
|-----------------------|----------------------------|--|
| 10/1/2015 – 9/30/2016 | \$30,000 | \$28,000 |
| 10/1/2016 – 9/30/2017 | \$30,000 | \$30,000 |

The executive officers of a corporation are the president, any vice-president, secretary, treasurer, and any other officers selected or appointed according to the charter, constitution, or by-laws of the corporation.

Exception: The payroll of all executive officers and individual insureds or co-partners engaged principally in clerical operations or salesmen shall not be included for premium purposes.

Part-Time or Seasonal Businesses – The payroll amounts may be reduced by 2 percent for each full calendar week in excess of twelve during which the risk performs no operations.

Refer to the Ultraflex Rating and Premiums calculation in the State Rate pages for selection of liability codes and premium computation.

RULE 19 ULTRAFLEX EXTRA LIABILITY COVERAGES - FX-00-03

This endorsement provides XTRA PROTECTION FEATURES developed by The ERIE.

- Damage to Premises Rented to You - Fire Legal Liability
- Host Liquor Liability
- Non-Owned Watercraft – Increases coverage to 51'
- Incidental Medical Malpractice
- Volunteer Workers – Medical Payments
- Attorney's Fees – Increases fees up to \$100
- Municipal Supervisors
- Waiver of Subrogation
- Primary and Non-Contributory Insurance

Premium Calculation

This is a non-premium bearing endorsement.

RULE 20 ISO ENDORSEMENTS

ISO endorsements that appear in this Ultraflex manual are ones which:

- The ERIE has created an exception to the information contained in the ISO Commercial Lines Manual; or
- The ERIE has established rates for ISO rules that specify "Refer to Company" for rates.

CG 00 33 Liquor Liability Coverage Form (Occurrence Version)

This form provides coverage against claims for injury sustained by any person or organization if liability for such injury is imposed on the Insured by reason of the selling, serving or furnishing of any alcoholic beverage. Coverage is provided on an occurrence basis.

Premium Calculation

Rates are per \$1,000 of liquor receipts.

Manufacturing and Wholesale Distributors (No Retail Receipts)**Eligible Classes:**

| Ultraflex Liability Class Code | Ultraflex Description |
|--------------------------------|---|
| 0803 | Beverage Distributor – Beer and Soft Drinks Only – Wholesale |
| 0808 | Store – Wholesale – Food or Beverages – NOC; Distributor – Food or Beverages – NOC |
| 0346 | Wine Mfg – Still |
| 0471 | Wine Mfg - Sparkling |

| (CG 00 33) Limits (Per Thousand) | Rate | Minimum Premium |
|----------------------------------|------|-----------------|
| \$300/600 | 0.50 | \$275 |
| 500/1,000 | 0.58 | 320 |
| 1,000/2,000 | 0.70 | 387 |

Retail**Eligible Classes:**

| Ultraflex Liability Class Code | Ultraflex Description |
|---------------------------------------|---|
| 0491 | Beverage Distributor – Beer and Soft Drinks Only – Retail |
| 0526 | Drug Store – Pharmacy |
| 0499 | Convenience Store (up to 10,000 square feet); Grocery Store (up to 10,000 square feet) |
| 0539 | General Store |
| 0449 | Grocery Store (10,001 – 15,000 square feet) |
| 0555 | Liquor and Wine Store |
| 0908 | Supermarket – Exceeding 15,000 square feet |
| 0589 | Store – Retail – Food or Beverage – NOC |

| (CG 00 33) Limits (Per Thousand) | Rate | Minimum Premium |
|---|-------------|------------------------|
| \$300/600 | 1.00 | \$275 |
| 500/1,000 | 1.16 | 320 |
| 1,000/2,000 | 1.41 | 387 |

Restaurants Eligible Classes:

| Ultraflex Liability Class Code | Ultraflex Description |
|---------------------------------------|--|
| 0683 | Club – Country and Golf – with Commercial Cooking |
| 0684 | Club – Country and Golf – without Commercial Cooking |
| 0522 | Delicatessen / Sandwich / Sub Shop – Not Serving Food or Beverages for Consumption on Premises |
| 0579 | Delicatessen / Sandwich / Sub Shop – Serving Food or Beverages for Consumption on Premises |
| 0682 | Golf Courses – Municipal or Public |
| 0507 | Pizza Shop – Not Serving Food or Beverages for Consumption on Premises |
| 0506 | Pizza Shop – Serving Food or Beverages for Consumption on Premises |
| 0495 | Restaurant – No Waiter/Waitress Service |
| 0497 | Restaurant – Waiter/Waitress Service |

| (CG 00 33) Limits (Per Thousand) | Rate | Minimum Premium |
|---|-------------|------------------------|
| \$300/600 | 9.35 | \$325 |
| 500/1,000 | 10.88 | 378 |
| 1,000/2,000 | 13.16 | 457 |

CG 00 65 Electronic Data Liability Coverage Form (Claims-Made)

This form provides coverage, on a claims-made basis, against damages because of loss of electronic data that is caused by an electronic data incident. It also covers loss of computerized or electronically stored data or software which results from physical injury to tangible property.

The Electronic Data Liability Limit must not be greater than the CGL occurrence limit.

The rating base of the governing class should be used to develop the Electronic Data Liability premium in multiple class code situations.

This coverage is subject to a \$1,000 deductible

Premium Calculation Table CG0065

| (CG 00 65) Limits | Base Rates | Minimum Premium |
|--------------------------|-------------------|------------------------|
| \$25,000 | \$2.50 | \$175 |
| 50,000 | 3.00 | 200 |
| 75,000 | 3.50 | 225 |
| 100,000 | 4.00 | 250 |
| 250,000 | 5.00 | 400 |
| 500,000 | 6.00 | 600 |
| 1,000,000 | 6.50 | 850 |

- 1) Choose a desired limit of coverage.
- 2) Multiple the base rate for that limit by the highest liability exposure base in thousands and round to the nearest dollar. (Example: multiply the rate times payroll in thousands, or the rate times sales in thousands, or the rate times the "each" exposure, etc.).

The coverage minimum premium for CG 00 65 is \$150.

CG 03 05 Deductible Liability Insurance (for use with Liquor Policies)

This is a method of coverage under which the Insured agrees to contribute up to a specific sum either per claim or per occurrence, towards the amount paid to claimants as damages.

When deductible insurance is selected by the Insured, either on a per claim or per common cause basis, the company's obligation under the Liquor Liability Coverage to pay damages on behalf of the Insured applies only to the amount of damages in excess of any deductible amount stated as applicable.

Premium Calculation

| (CG 03 05) Deductible | Factor |
|------------------------------|---------------|
| \$250 | .98 |
| 500 | .95 |
| 750 | .93 |
| 1,000 | .92 |

CG 04 24 Coverage for Injury to Leased Workers

This endorsement provides coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the Named Insured's business.

Premium Calculation

The premium is \$30 per leased worker subject to a \$300 maximum.

CG 04 35 Employee Benefit Liability Coverage

This endorsement responds to an Insured's legal obligation to pay damages suffered by an employee which are caused by the Insured's negligent acts, errors, or omissions in the administration of the employee benefit program.

This coverage is subject to a \$1,000 each employee deductible.

Premium Calculation

Rate is per policy.

| (CG 04 35) Limits (Per Thousand) | Premium |
|---|----------------|
| \$100/200 | \$100 |
| 300/600 | 150 |
| 500/1,000 | 200 |
| 1,000/2,000 | 250 |
| 2,000/4,000 | 300 |

NOTE: Also see Extended Reporting Period Endorsement for Employee Benefits Liability Coverage (CG 27 15).

CG 04 36 Limited Product Withdrawal Expense Endorsement

This form provides reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering.

Premium Calculation

1. Select Base Rate based on desired limit and type of risk produced (Food Product vs Other than Food Product)
2. Multiply by Deductible Factor based on deductible option selected and round to nearest dollar.
3. Multiply by the Participation Percentage discount factor based on the selected percentage of loss other than the deductible that the insured will be responsible for and round to the nearest dollar.

Base Rate – Limited Product Withdrawal

| (CG 04 36) Limits | Food | Other than Food |
|--------------------------|-------------|------------------------|
| 10,000 | 75 | 50 |
| 20,000 | 150 | 100 |
| 50,000 | 225 | 150 |
| 100,000 | 250 | 165 |
| 200,000 | 275 | 185 |
| 500,000 | 300 | 200 |

Deductible Factor – Limited Product Withdrawal

| Deductible Option | Deductible Factor |
|--------------------------|--------------------------|
| \$1,000 | 1.00 |
| \$2,500 | 0.95 |
| \$5,000 | 0.91 |
| \$10,000 | 0.85 |
| \$25,000 | 0.76 |
| \$50,000 | 0.67 |

Participation Percentage Discount Factor-Limited Product Withdrawal

| Insured Participation Option | Participation Percentage Factor |
|------------------------------|---------------------------------|
| 0% | 1.00 |
| 1% | 0.99 |
| 5% | 0.95 |
| 10% | 0.90 |
| 25% | 0.75 |
| 50% | 0.50 |

CG 04 37 Electronic Data Liability

This form provides coverage for loss of computerized or electronically stored data or software which results from physical injury to tangible property.

The Loss of Electronic Data Liability Limit must not be greater than the CGL occurrence limit.

This coverage is subject to a \$1,000 deductible.

Premium Calculation

| (CG 04 37) Limits | Base Rates | Minimum Premium |
|-------------------|------------|-----------------|
| \$25,000 | \$1.90 | \$130 |
| 50,000 | 2.25 | 150 |
| 75,000 | 2.60 | 170 |
| 100,000 | 2.95 | 190 |
| 250,000 | 3.75 | 300 |
| 500,000 | 4.50 | 450 |
| 1,000,000 | 4.90 | 640 |

CG 20 03 Additional Insured - Concessionaires Trading Under Your Name

This endorsement may be written to cover the additional interests of concessionaires. Those who are physically separated and who operate under their own name cannot be added as additional interests.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 10 Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization

This endorsement is for the insured contractor to cover owners and lessees as an additional insured for operations performed by the insured contractor. Also, it is used for the insured subcontractor to cover the general contractor as an additional insured for operations performed by the insured subcontractor.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 11 Additional Insured - Managers or Lessors Of Premises

This endorsement is for managers or operators of premises or interests from whom premises have been rented or leased on policies covering lessees or tenants.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 15 Additional Insured - Vendors

This endorsement is for vendors' product liability on policies covering manufacturers or distributors.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 26 Additional Insured - Designated Person Or Organization Endorsement

This endorsement amends the definition of WHO IS AN INSURED to include the person or organization shown in the Schedule but only with respect to liability arising out of the Insured's operations or premises.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 28 Additional Insured - Lessor of Leased Equipment

This endorsement is for all other lessors of leased equipment that do not qualify under endorsement CG 20 34.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 29 Additional Insured - Grantor Of Franchise

This endorsement amends the definition of WHO IS AN INSURED to cover the person or organization named with respect to the franchise operated by the Insured.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 34 Additional Insured - Lessor Of Leased Equipment - Automatic Status When Required In Lease Agreement With You

This endorsement is for lessors of leased equipment who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a lessee, with respect to liability arising out of the Named Insured's maintenance, operation, or use of such leased equipment.

Premium Calculation

The premium is 1.3% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 37 Additional Insured - Owners, Lessees or Contractors - Completed Operations

This endorsement explicitly provides completed operations coverage for a specified additional insured.

Premium Calculation

The premium is 1.7% of the Basic Liability Premium.

Maximum Premiums For All CG 20 37's

There is a \$35 minimum charge and \$350 maximum charge per policy for this endorsement. (This is in addition to the premium charged for all other additional insured endorsements).

CG 21 09 Exclusion – Unmanned Aircraft

This endorsement excludes coverage for liability arising out of the ownership, maintenance, use, or entrustment to others of any unmanned craft. ERIE applies this to all policies with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

CG 21 96 Silica or Silica-Related Dust Exclusion

This form excludes coverage for liability arising out of silica or silica-related dust. ERIE applies this to all policies with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

CG 22 68 Operation of Customers Autos On Particular Premises

Covers property damage to automobiles that are in the care, custody or control of the Insured who is operating a car wash or other business with an automobile related exposure.

A mandatory \$250 deductible liability option must be included by adding CG 03 00 Deductible Liability Insurance whenever CG 22 68 is added.

Premium Calculation:

This is a non-premium bearing endorsement.

CG 22 80 Limited Exclusion - Contractors - Professional Liability

This endorsement covers bodily injury and property damage liability resulting from any negligent act, error, or omission arising out of the performance of design services performed by the contractor.

Premium Calculation

The premium is 2% up to 25% of the liability premium subject to a \$250 minimum premium.

CG 24 06 Liquor Liability – Bring Your Own Alcohol Establishments

This endorsement amends the insuring agreement of the Liquor Liability Coverage to extend liquor liability coverage to Insureds who permit any person to bring any alcoholic beverage on their premises, for consumption on the premises, whether or not a fee is charged for such activity.

Liquor Liability Coverage CG 00 33 is required before CG 24 06 can be purchased.

Premium Calculation

The premium is \$25 per applicable building.

CG 25 03 Designated Construction Project(s) General Aggregate Limit

This endorsement provides a separate aggregate limit of protection for each insured project.

Premium Calculation

The premium is \$20 per policy.

CG 25 04 Designated Location(s) General Aggregate Limit

This endorsement provides a separate aggregate limit of protection for each insured location.

Premium Calculation

The premium is \$20 per policy.

CG 27 15 Extended Reporting Period For Employee Benefit Liability Coverage

This endorsement provides an additional 5-year reporting window for this claims-made coverage. This endorsement is used after the Employee Benefit Liability Coverage has been removed from the policy. If this coverage is purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The premium charged for the Extended Reporting Period for Employee Benefit Liability Coverage should not exceed 100% of the annual premium for CG 04 35.

Premium Calculation

Multiply the last annual Employee Benefit Liability Coverage (CG 04 35) annual premium by 1.00 to obtain the final premium.

RULE 21 NON-ISO ENDORSEMENTS

The following endorsements are listed in alphabetical order by form number:

GU-11 Waiver Of Immunity Endorsement

This endorsement states The ERIE will not use "immunity" as a defense in the event of a claim.

Premium Calculation

This is a non-premium bearing endorsement.

GU-30 Amendment of Policy - Two Or More Coverage Parts

This endorsement explains The ERIE's policy when two or more coverage parts or policies are issued by The ERIE.

Premium Calculation

This is a non-premium bearing endorsement.

GU-32 Exclusion - Lead Liability

This endorsement excludes coverage for bodily injury and property damage resulting from lead or lead compounds.

Premium Calculation

This is a non-premium bearing endorsement.

GU-136 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

GU-140 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0039.

Premium Calculation

This is a non-premium bearing endorsement.

GU-141 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0040.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AB Druggists' Professional Liability

This endorsement protects the druggist against liability imposed by law arising from the dispensing of drugs or medications, dental, or surgical supplies or appliances, as well as all other products normally sold in drugstores. Also provides coverage for administering vaccinations. All employees are covered under the Druggists' Professional Liability endorsement.

Premium Calculation

| (UL-AB) Druggists' Professional Liability | |
|--|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$33 |
| 300 occurrence | 45 |
| 500 occurrence | 51 |
| 1,000 occurrence | 67 |
| 2,000 occurrence | 79 |
| Premiums are per person | |

UL-AC Funeral Directors' Professional Liability

This endorsement protects the funeral director against liability imposed by law arising from professional malpractice, injury, or destruction of certain properties of others in the care of the Insured as well as liability assumed by the Insured in reference to the embalming and handling of a deceased body. All employees are covered under the Funeral Directors' Professional Liability endorsement.

Premium Calculation

| (UL-AC) Funeral Directors' Professional Liability | |
|--|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$29 |
| 300 occurrence | 40 |

| | |
|-------------------------|----|
| 500 occurrence | 45 |
| 1,000 occurrence | 59 |
| 2,000 occurrence | 70 |
| Premiums are per person | |

UL-AD Opticians' Professional Liability

This endorsement protects the optician against liability imposed by law arising from the prescribing or fitting of ophthalmic lenses.

Premium Calculation

| (UL-AD) Opticians' Professional Liability | |
|--|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$44 |
| 300 occurrence | 60 |
| 500 occurrence | 68 |
| 1,000 occurrence | 89 |
| 2,000 occurrence | 105 |
| Premiums are per person | |

UL-AE Hearing Aid Store Professional Liability

This endorsement protects the audiologist against liability imposed by law arising from the prescribing or fitting of hearing aid devices.

Premium Calculation

| (UL-AE) Hearing Aid Store Professional Liability | |
|---|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$37 |
| 300 occurrence | 50 |
| 500 occurrence | 57 |
| 1,000 occurrence | 74 |
| 2,000 occurrence | 88 |
| Premiums are per person | |

UL-AF Optometrists' Professional Liability

This endorsement protects the optometrist against liability imposed by law arising from professional malpractice. Partnership coverage and students in training coverage are included.

Premium Calculation

Optometrist rating is classified by tiers:

- *Tier 1 Optometrists* - Conduct eye exams or administer diagnostic pharmaceutical agents
- *Tier 2 Optometrists* - Licensed to administer therapeutic or pharmaceutical agents (ex: treating diseases)
- *Tier 3 Optometrists* - Provide pre-operative or post-operative care

| (UL-AF) Optometrists' Professional Liability | | | |
|---|-----------------------|-----------------------|-----------------------|
| Limits (Per Thousand) | Tier 1 Premium | Tier 2 Premium | Tier 3 Premium |
| \$100 occurrence | \$88 | \$110 | \$220 |
| 300 occurrence | 120 | 150 | 300 |
| 500 occurrence | 136 | 170 | 340 |

| | | | |
|-------------------------|-----|-----|-----|
| 1,000 occurrence | 177 | 221 | 443 |
| 2,000 occurrence | 209 | 261 | 523 |
| Premiums are per person | | | |

UL-AG Veterinarians' Professional Liability

This endorsement protects the veterinarian against liability imposed by law arising from professional malpractice. Partnership coverage and students in training coverage are included.

Premium Calculation

| (UL-AG) Veterinarians' Professional Liability | |
|--|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$48 |
| 300 occurrence | 65 |
| 500 occurrence | 74 |
| 1,000 occurrence | 96 |
| 2,000 occurrence | 114 |
| Premiums are per person | |

UL-AH Condominium Association Coverage

This endorsement amends the description of coverage for Buildings - Coverage 1 and Business Personal Property and Personal Property of Others - Coverage 2 to accommodate for Condominium Associations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AI Earthquake Coverage (2% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 2% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-6 Earthquake Coverage (5% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 5% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-10 Earthquake Coverage (10% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 10% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-20 Earthquake Coverage (20% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 20% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-30 Earthquake Coverage (30% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 30% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-40 Earthquake Coverage (40% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 40% deductible applies for each building or business personal property or personal property of others at each insured premises.

Premium Calculation

Rates are per \$100 of value. Refer to the Earthquake Rating Zones to obtain the proper zone. Determine the construction of the building to obtain the Building rate, and the Business Personal Property and Personal Property of Others rate.

Building Rates

| Zone | Construction | 2% | 5% | 10% | 20% | 30% | 40% |
|------|--------------|------|------|------|------|------|------|
| 4 | Frame | .011 | .010 | .009 | .007 | .005 | .004 |
| | JM | .022 | .020 | .018 | .014 | .010 | .008 |
| | NC | .015 | .014 | .013 | .010 | .007 | .006 |
| | FR | .018 | .016 | .014 | .011 | .008 | .006 |

Business Personal Property Rates

| Zone | Construction | 2% | 5% | 10% | 20% | 30% | 40% |
|------|--------------|------|------|------|------|------|------|
| 4 | Frame | .011 | .010 | .009 | .007 | .005 | .004 |
| | JM | .022 | .020 | .018 | .014 | .010 | .008 |
| | NC | .015 | .014 | .013 | .010 | .007 | .006 |
| | FR | .018 | .016 | .014 | .011 | .008 | .006 |

For other construction types, use the main construction type to obtain the proper earthquake rate.

Joisted Masonry includes:

- Masonry Non-Combustible
- Heavy Timber Joisted Masonry
- Superior Masonry Non-Combustible
- Masonry Veneer

Fire Resistive includes:

- Modified Fire Resistive

Non-Combustible includes:

- Superior Non-Combustible

| EARTHQUAKE RATING ZONES – DISTRICT OF COLUMBIA | |
|--|-----------------|
| Zone 4 - Low Risk Area | Entire District |

UL-AJ Business Personal Property and Personal Property of Others Condominium Form

This endorsement amends the description of Business Personal Property and Personal Property of Others - Coverage 2 to include fixtures, improvements, and alterations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AK Barber and Beauty Shops Professional Liability

This endorsement protects barbers and beauticians against liability imposed by law for services they perform.

Premium Calculation

| (UL-AK) # of Operators | Limit Of Liability (Per Thousand) | | | | |
|---------------------------|-----------------------------------|-------|-------|---------|---------|
| | \$100 | \$300 | \$500 | \$1,000 | \$2,000 |
| 1 | \$42 | \$43 | \$46 | \$51 | \$61 |
| 2 | 63 | 65 | 69 | 76 | 91 |
| 3 | 84 | 87 | 92 | 102 | 122 |
| 4 | 105 | 109 | 115 | 127 | 152 |
| 5 | 126 | 131 | 138 | 153 | 183 |
| 6 | 147 | 153 | 161 | 178 | 213 |
| 7 | 168 | 175 | 184 | 203 | 244 |
| 8 | 189 | 197 | 207 | 229 | 274 |
| 9 | 210 | 219 | 230 | 254 | 305 |
| 10 | 231 | 241 | 253 | 280 | 335 |
| Each Additional Operator | 21 | 22 | 23 | 25 | 30 |

UL-AL Peak Season Increase Business Personal Property and Personal Property of Others

This endorsement increases the limits for Business Personal Property and Personal Property of Others - Coverage 2 to provide sufficient limits of coverage when inventories fluctuate on a regular basis. By use of this endorsement, the amount of insurance for Business Personal Property and Personal Property of Others - Coverage 2 is increased by the amount agreed upon for the desired period(s). (When inventory fluctuation is not regular, consult Commercial Property/Casualty Underwriting for Reporting Form).

Premium Calculation

1. Determine Contents rate (Order of calculation up to and including the Named Perils Factor)
2. Multiply by 1/12 or .083 to obtain the Peak Season rate per month
3. Divide the amount of insurance by 100 and multiply by the number of months
4. Multiply steps 2 and 3 together and round to the nearest dollar
5. Multiply the IRPM factor (if applicable) and round to the nearest dollar

UL-AM Liability for Property of Guests

This endorsement provides coverage for damage to property of guests for which the law holds the Insured responsible while the property is in the care, custody, or control of the Insured. Motels often require this protection. Coverage is provided up to the statutory limit or the limit purchased.

Premium

Calculation

| (UL-AM) Annual Premiums - All Territories | | |
|--|-------------------|----------------------------------|
| Each Guest/Each Policy Year (Per Thousand) | # of Rental Units | |
| | 1-40 | Over 40 |
| \$1/25 | \$108 | Add \$2.00 for each unit over 40 |
| 2/50 | 135 | Add \$2.50 for each unit over 40 |
| 3/75 | 162 | Add \$3.00 for each unit over 40 |

UL-AO Burglary of Outside Containers

This endorsement covers loss of supplies and equipment from containers on the premises by burglary.

Premium Calculation

| (UL-AO) Amount of Insurance | Premium |
|------------------------------------|----------------|
| \$250 | \$ 5 |
| 500 | 8 |
| 750 | 10 |
| 1,000 | 13 |
| Each Additional \$250 | 3 |

UL-AV Additional Amount of Insurance for Damage to Premises Rented to You

This endorsement provides additional limits over and above the Damage to Premises Rented to You limit provided by the basic policy.

Premium Calculation

Multiply the additional limit of insurance by 25% of the building adjusted annual 80% coinsurance Group I and Group II rates. If no coinsurance rate is published, the flat rate is to be considered the 80% coinsurance rate.

When determining the limit for Damage to Premises Rented to You, consideration should be given to the replacement cost of the part of the building in the Insured's care, custody or control. Thought should also be given to the Insured's liability as respects loss of use.

Example: \$150,000 Building \$100,000 Damage to Premises Rented to You \$50,000 Additional Damage to Premises Rented to You

- A. Building Group I rate = \$.84
- B. Building Group II rate = \$.082
- C. $$.84 + .082 = .922 \times .25 = .231$
- D. $\$50,000 \times .231 \text{ (per } \$100) = \$115.50 = \116

Note: The building Group I and Group II rates should not include any deductible credits or debits.

UL-BA Voluntary Property Damage Endorsement

This endorsement provides coverage for unintentional damage to property of others caused by the Insured while the property is in the care, custody, or control of the Insured. This endorsement is designed for Insureds who do not bring property of others to their own premises.

Coverage is subject to a deductible applying to each loss. The deductibles offered are \$250, \$500, \$1,000, or \$5,000. The limits of protection are as follows:

| (UL-BA) Each Occurrence | Aggregate | Deductibles |
|--------------------------------|------------------|-------------------------|
| \$5,000 | \$25,000 | \$250; \$500 |
| 10,000 | 25,000 | \$250; \$500 |
| 25,000 | 50,000 | \$250; \$500; \$1,000 |
| 50,000 | 100,000 | \$250; \$500; \$1,000 |
| 100,000 | 200,000 | \$500; \$1,000 |
| 300,000 | 600,000 | \$500; \$1,000; \$5,000 |
| 500,000 | 1,000,000 | \$500; \$1,000; \$5,000 |

Premium Calculation

Rate is per \$1,000 of payroll.

Rates are applied in tiers.

| (UL-BA) Limits - \$5,000 Occurrence/\$25,000 Aggregate | | |
|---|-------------------------|-------------------------|
| Payroll | Rate | |
| | \$250 Deductible | \$500 Deductible |
| First \$250,000 | \$ 2.04 | \$ 1.94 |
| Second \$250,000 | 1.02 | 0.97 |
| Third \$250,000 | 0.51 | 0.48 |
| Excess of \$750,000 | 0.26 | 0.25 |

| (UL-BA) Limits - \$10,000 Occurrence/\$25,000 Aggregate | | |
|--|-------------------------|-------------------------|
| Payroll | Rate | |
| | \$250 Deductible | \$500 Deductible |
| First \$250,000 | \$ 3.06 | \$2.91 |
| Second \$250,000 | 1.53 | 1.45 |
| Third \$250,000 | 0.77 | 0.73 |
| Excess of \$750,000 | 0.38 | 0.37 |

| (UL-BA) Limits - \$25,000 Occurrence/\$50,000 Aggregate | | | |
|--|-------------------------|-------------------------|---------------------------|
| Payroll | Rate | | |
| | \$250 Deductible | \$500 Deductible | \$1,000 Deductible |
| First \$250,000 | \$ 3.26 | \$3.10 | \$2.94 |
| Second \$250,000 | 1.63 | 1.55 | 1.47 |
| Third \$250,000 | 0.82 | 0.77 | 0.73 |
| Excess of \$750,000 | 0.41 | 0.39 | 0.37 |

| (UL-BA) Limits - \$50,000 Occurrence/\$100,000 Aggregate | | | |
|---|-------------------------|-------------------------|---------------------------|
| Payroll | Rate | | |
| | \$250 Deductible | \$500 Deductible | \$1,000 Deductible |
| First \$250,000 | \$ 3.67 | \$3.49 | \$3.31 |
| Second \$250,000 | 1.84 | 1.74 | 1.65 |
| Third \$250,000 | 0.92 | 0.88 | 0.82 |
| Excess of \$750,000 | 0.46 | 0.43 | 0.42 |

| (UL-BA) Limits - \$100,000 Occurrence/\$200,000 Aggregate | | |
|--|-------------------------|---------------------------|
| Payroll | Rate | |
| | \$500 Deductible | \$1,000 Deductible |
| First \$250,000 | \$ 4.17 | \$3.94 |
| Second \$250,000 | 2.08 | 1.97 |
| Third \$250,000 | 1.05 | 0.99 |
| Excess of \$750,000 | 0.52 | 0.49 |

| (UL-BA) Limits - \$300,000 Occurrence/\$600,000 Aggregate | |
|--|-------------|
| Payroll | Rate |

| | \$500 Deductible | \$1,000 Deductible | \$5,000 Deductible |
|---------------------|-------------------------|---------------------------|---------------------------|
| First \$250,000 | \$5.13 | \$4.86 | \$4.60 |
| Second \$250,000 | 2.57 | 2.43 | 2.30 |
| Third \$250,000 | 1.28 | 1.22 | 1.15 |
| Excess of \$750,000 | 0.65 | 0.61 | 0.58 |

| (UL-BA) Limits - \$500,000 Occurrence/\$1,000,000 Aggregate | | | |
|--|-------------------------|---------------------------|---------------------------|
| Payroll | Rate | | |
| | \$500 Deductible | \$1,000 Deductible | \$5,000 Deductible |
| First \$250,000 | \$6.10 | \$5.78 | \$5.47 |
| Second \$250,000 | 3.05 | 2.89 | 2.73 |
| Third \$250,000 | 1.53 | 1.45 | 1.37 |
| Excess of \$750,000 | 0.77 | 0.72 | 0.68 |

Rating Example

| (UL-BA) | Limits - \$300,000/600,000 Deductible - \$500 Payroll - \$600,000 | |
|----------------|--|---------|
| First Tier | \$250 x 5.13 = | \$1,283 |
| Second Tier | \$250 x 2.57 = | \$643 |
| Third Tier | \$100 x 1.28 = | \$128 |
| Total Premium | | \$2,054 |

UL-BB Cooking Protection Equipment Accidental Leakage

This endorsement only applies if Business Personal Property and Personal Property of Others is on a named perils basis.

This endorsement provides coverage for loss resulting from accidental leakage or discharge of an Automatic Cooking Protection System protecting cooking equipment or the cooking exhaust system.

With this endorsement, cooking protection equipment leakage becomes an insured peril and any;

1. loss is subject to the policy deductible, and
2. loss of income resulting from cooking equipment leakage will be covered under Extension of Coverage - Income Protection - Valued Coverage.

Premium Calculation

The annual charge for adding this endorsement is \$10 per system (a system means the area serviced by one tank). This rating includes Additional Income Protection Coverage.

UL-BD Business Personal Property and Personal Property of Others Monthly Reporting

Permits Insureds who have fluctuations in their inventory during the year to estimate the value of Business Personal Property and Personal Property of Others at the inception date of the policy period. A provisional amount of insurance is shown in the Declarations for Business Personal Property and Personal Property of Others. This includes furniture and fixtures as well as the fluctuating inventory amount. The Insured must report the full value of Business Personal Property at the end of each month.

Premium Calculation

Provisional Premium – This is the premium charged based on the provisional amount of insurance. A 25% credit is given since there is no average rating value established.

Actual premium – Premium will be adjusted at the end of the policy period based on the actual monthly reported inventory amounts. The 12 monthly values reported will be added and divided by 12 to determine the average value for the past year. If this amount is greater than the provisional premium, the insured will be billed accordingly. If this amount is less than the provisional premium, the insured receives a refund.

UL-BK Directors' and Officers' Liability Coverage - Condominiums

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Condominium Association against any negligent acts, errors, omissions, or breach of duty.

There is a \$1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Rates are multiplied by the number of condominiums in the association. Coverage is subject to a Self-Insured Retention of \$1,000 per claim.

Premium Calculation

| (UL-BK) Limit Per Claim (000's) | Rate Per Unit Group | | | | | | | | | | Minimum Premium |
|---------------------------------------|-------------------------------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|---------------|--------------------|
| | First 5 | Next 10 | Next 10 | Next 25 | Next 50 | Next 100 | Next 150 | Next 250 | Next 250 | Each Add'l | |
| \$300/600 | 6.00 | 6.00 | 6.00 | 1.38 | 1.48 | 1.70 | 1.87 | 1.87 | 1.87 | 1.87 | \$150 |
| 500/1,000 | 7.40 | 7.40 | 7.40 | 1.70 | 1.82 | 2.09 | 2.30 | 2.30 | 2.30 | 2.30 | 175 |
| 1,000/2,000 | 8.60 | 8.60 | 8.60 | 1.98 | 2.12 | 2.43 | 2.68 | 2.68 | 2.68 | 2.68 | 200 |
| 2,000/4,000 | 10.50 | 10.50 | 10.50 | 2.42 | 2.58 | 2.97 | 3.27 | 3.27 | 3.27 | 3.27 | 225 |
| Higher Limits | Consult Commercial P/C Underwriting | | | | | | | | | | |

NOTE: Also see Supplemental Extended Reporting Period for Directors' and Officers' Liability Coverage - Condominiums (UL-DJ).

Rating Example:

| | | |
|-----------------------------|--|---------|
| (UL-BK) | 52 Unit Condominium Association with a \$500,000/1,000,000 limit: | |
| First 5 | 7.40 x 5 = | \$37.00 |
| Next 10 | 7.40 x 10 = | 74.00 |
| Next 10 | 7.40 x 10 = | 74.00 |
| Next 25 | 1.70 x 25 = | 42.50 |
| Next 2 | 1.82 x 2 = | 3.64 |
| Sum the Results: | | 231.14 |
| Round to Nearest Dollar: | | 231.00 |
| Compare to Minimum Premium: | | 175.00 |
| Final Premium | | 231.00 |

The Limits of Protection should be the same as the basic policy limits.

UL-BL Theft, Disappearance, and Destruction

This endorsement provides coverage for loss of money and securities inside and outside the premises by theft, disappearance, or destruction.

The minimum amount of insurance that can be written is \$1,000 for each location regardless of the number of buildings at each location. This amount can only be increased in units of \$1,000. There is no coinsurance requirement.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-BU Spray Painting Operations - Deductible

This endorsement applies a deductible for each claim resulting from spray painting by the Insured.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BW Exclusion - Employees Personal Injury

This endorsement excludes coverage under Personal Injury Liability for employees of the Insured for personal injury.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BX Exclusion - Improvements and Betterments

This endorsement excludes coverage under Business Personal Property and Personal Property of Others - Coverage 2 for the Insured's interest in improvements and betterments to non-owned buildings.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BY Exclusion - Personal Property of Others

This endorsement excludes coverage under Business Personal Property and Personal Property of Others - Coverage 2 for personal property of others in the Insured's care, custody, or control.

Premium Calculation

This is a non-premium bearing endorsement

UL-BZ Exclusion - Described Hazards

This endorsement excludes coverage for liability arising from canoes, rowboats, paddle boats, outboard motors, motorboats, sailboats or saddle animals which are owned or used by anyone we protect or which anyone we protect rents to others.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CB Tentative Rate

This endorsement clarifies that tentative rates were used to calculate the policy premium, and the premium will be adjusted when the final rate is determined.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CE Special Office Property Coverage Endorsement

This endorsement covers against all risks of loss to office property. Coinsurance - Minimum coinsurance shall be 80%. To be eligible for this coverage, **the amount of insurance must be equal to a minimum of 80% of the Actual Cash Value of all office property.**

Deductible - the deductible must be the same as the deductible for Buildings and Business Personal Property and Personal Property of Others. If there is no Building and Business Personal Property and Personal Property of Others coverage, then any deductible amount may be selected.

This endorsement is not intended to cover Physicians' and Dentists' equipment or other professional and specialized equipment. For this coverage, use an Inland Marine form - Physicians' and Dentists' Equipment Floater or another appropriate Inland Marine form.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-CJ Valuable Papers and Records - Increased Coverage (Including Electronic Data)

This endorsement provides additional amounts of coverage over the \$25,000 provided in the policy. This coverage applies separately to each building in the Declarations reflecting Valuable Papers and Records – Increased Coverage.

Premium Calculation

1. Select the appropriate rate according to the protection and construction of the building in which the records are kept.
2. Multiply by the amount of insurance in \$100's and round to the nearest dollar.

| (UL-CJ) Protection | F & MV | JM & HTJM | NC & SNC | MNC & SMNC | MFR & FR |
|---------------------------|-------------------|----------------------|---------------------|-----------------------|---------------------|
| 1 - 4 | 0.081 | 0.059 | 0.045 | 0.045 | 0.034 |
| 5 - 6 | 0.095 | 0.067 | 0.050 | 0.050 | 0.036 |
| 7 - 8 | 0.112 | 0.081 | 0.059 | 0.059 | 0.045 |
| 9 - 10 | 0.129 | 0.095 | 0.073 | 0.073 | 0.053 |
| 1X – 5X | 0.121 | 0.089 | 0.069 | 0.069 | 0.050 |
| 6X – 7X | 0.126 | 0.093 | 0.072 | 0.072 | 0.052 |
| 8X | 0.129 | 0.095 | 0.073 | 0.073 | 0.053 |
| 1Y – 5Y | 0.121 | 0.089 | 0.069 | 0.069 | 0.050 |
| 6Y – 8Y | 0.126 | 0.093 | 0.072 | 0.072 | 0.052 |
| 10W | 0.126 | 0.093 | 0.072 | 0.072 | 0.052 |

Construction Types:

- F - Frame
- MV - Masonry Veneer
- JM - Joisted Masonry
- HTJM - Heavy Timber Joisted Masonry
- NC - Non-Combustible
- SNC - Superior Non-Combustible
- MNC - Masonry Non-Combustible
- SMNC - Superior Masonry Non-Combustible
- MFR - Modified Fire Resistive

- FR - Fire Resistive

UL-CK Accounts Receivable - Increased Coverage

This endorsement provides additional amounts of coverage over the \$25,000 provided in the policy. This coverage applies separately to each building in the Declarations reflecting Accounts Receivable – Increased Coverage.

Premium Calculation

1. Select the appropriate rate according to the protection and construction of the building in which records are kept.
2. Multiply by the amount of insurance in \$100's and round to the nearest dollar.

| (UL-CK) Protection | F & MV | JM & HTJM | NC & SNC | MNC & SMNC | MFR & FR |
|---------------------------|-------------------|----------------------|---------------------|-----------------------|---------------------|
| 1 - 4 | 0.045 | 0.031 | 0.025 | 0.025 | 0.020 |
| 5 - 6 | 0.053 | 0.034 | 0.028 | 0.028 | 0.022 |
| 7 - 8 | 0.062 | 0.039 | 0.034 | 0.034 | 0.025 |
| 9 - 10 | 0.073 | 0.048 | 0.039 | 0.039 | 0.034 |
| 1X – 5X | 0.069 | 0.045 | 0.037 | 0.037 | 0.032 |
| 6X – 7X | 0.072 | 0.047 | 0.038 | 0.038 | 0.033 |
| 8X | 0.073 | 0.048 | 0.039 | 0.039 | 0.034 |
| 1Y – 5Y | 0.069 | 0.045 | 0.037 | 0.037 | 0.032 |
| 6Y – 8Y | 0.072 | 0.047 | 0.038 | 0.038 | 0.033 |
| 10W | 0.072 | 0.047 | 0.038 | 0.038 | 0.033 |

Construction Types:

- F - Frame
- MV - Masonry Veneer
- JM - Joisted Masonry
- HTJM - Heavy Timber Joisted Masonry
- NC - Non-Combustible
- SNC - Superior Non-Combustible
- MNC - Masonry Non-Combustible
- SMNC - Superior Masonry Non-Combustible
- MFR - Modified Fire Resistive
- FR - Fire Resistive

UL-CL Non-Owned Autos and/or Hired Auto Liability Insurance Coverage

This endorsement protects the Insured for liability arising out of the use of non-owned and hired automobiles. Partnership non-ownership liability protection is automatically included. **This endorsement is not intended to cover leased vehicles on a long-term basis (one year or more).**

If the Insured has a Commercial Automobile Policy and desires Non-Owned Auto and/or Hired Auto Liability Coverage, the appropriate non-owned autos and/or hired auto liability insurance coverage form must be added to the Commercial Automobile Policy, not the Ultraflex Policy.

The following class codes are not eligible for Non-Owned Autos and/or Hired Auto Liability Insurance Coverage (UL-CL):

- Pizza Shop – Serving Food Or Beverages for Consumption on Premises (0506)
- Pizza Shop – Not Serving Food Or Beverages for Consumption on Premises (0507)

A Restaurant class is not eligible for this coverage if the risk delivers. Otherwise, the Restaurant class is eligible for this coverage.

Non-Owned Premiums - All Territories

| (UL-CL) Bodily Injury Limit (Per Thousand) | | | | |
|---|------------------|------------------|------------------|--------------------|
| \$100/300 | \$300/300 | \$250/500 | \$500/500 | \$500/1,000 |
| \$47 | \$51 | \$54 | \$58 | \$65 |

| (UL-CL) Property Damage Limit (Per Thousand) | | | |
|---|--------------|--------------|--------------|
| \$100 | \$250 | \$300 | \$500 |
| \$16 | \$18 | \$18 | \$19 |

Hired Premiums - All Territories

| (UL-CL) Bodily Injury Limit (Per Thousand) | | | | |
|---|------------------|------------------|------------------|--------------------|
| \$100/300 | \$300/300 | \$250/500 | \$500/500 | \$500/1,000 |
| \$41 | \$44 | \$47 | \$50 | \$57 |

| (UL-CL) Property Damage Limit (Per Thousand) | | | |
|---|--------------|--------------|--------------|
| \$100 | \$250 | \$300 | \$500 |
| \$10 | \$11 | \$12 | \$12 |

UL-CM Protective Safeguards Deductible

This endorsement amends the Protective Safeguard condition in the basic policy to state that if service of protective safeguard devices is not continued for reasons not within the Insured's control, the deductible shown on the Declarations will apply to any loss that occurs.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CN Protective Safeguards Amendment

This endorsement amends the Protective Safeguard condition in the basic policy to state that if service of protective safeguard devices is not continued for reasons not within the Insured's control and a discount has been given for the service, this insurance will be reduced.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CR Auto-Keepers' Liability Coverage

This endorsement provides coverage for damage to automobiles of others for which the law holds the Insured responsible while the automobiles are in the custody of the Insured for storage, repair, or safekeeping. Typical businesses requiring this protection are: parking and storage lots and garages, service stations, motels, and stores operating their own parking lot or garage. This endorsement should not be used if the Insured is eligible for a Garage

Liability Policy as liability arising from physical damage to customers' automobiles - Damage to Customers' Cars - should be included on the Garage Policy.

There are two groups of perils:

Coverage I

- Fire
- Explosion
- Theft
- Riot
- Civil Commotion
- Vandalism
- Malicious Mischief

Coverage I Deductible

- \$200 deductible applies to all perils. This group of perils must be purchased as a unit.

Coverage II

- Collision

Coverage II Deductible

- \$200 deductible applies. **Coverage II can only be purchased if Coverage I perils are purchased.**

The limit of insurance purchased for each location should approximate the total value of all customers' automobiles that can be parked or stored at that location.

The limits of insurance for Coverage I and Coverage II must be the same.

Premium Calculation

| (UL-CR) Auto Keepers' Liability Annual Premiums - All Territories | | |
|--|---------------------------------------|--------------------|
| Maximum Limit Per Location | \$200 Deductible on All Perils | |
| | Coverage I | Coverage II |
| \$ 0 - \$10,000 | \$ 28 | \$ 22 |
| 10,001 - 15,000 | 50 | 41 |
| 15,001 - 20,000 | 60 | 52 |
| 20,001 - 30,000 | 80 | 68 |
| 30,001 - 40,000 | 102 | 88 |
| 40,001 - 50,000 | 123 | 105 |
| 50,001 - 100,000 | 179 | 159 |
| 100,001 - 150,000 | 261 | 235 |
| 150,001 - 200,000 | 335 | 308 |
| 200,001 - 250,000 | 411 | 376 |
| 250,001 - 300,000 | 485 | 444 |
| 300,001 - 350,000 | 558 | 512 |

Example: \$40,000 Maximum Limit per Location Coverage I and II desired:

1. Coverage I = \$102
2. Coverage II = \$88
3. Total Premium = \$190

NOTE: Auto-Keepers' Liability - Broad Coverage is also available. See endorsement UL-JW for Broad Coverage and rates.

UL-CT Church Protector Coverage Endorsement

This endorsement amends building coverage to include property specific to a church. The additional coverages are:

- Extra Expense
- Theft
- Money and Securities Destruction
- Check Forgery or Alteration
- Transit
- Fidelity Coverage
- Pastor's Personal Professional Property
- Parsonage Glass
- Off-Premises - Medical Payments
- Medical Payments - Sports Activities
- Teacher's Professional Liability
- Pastors Professional Liability

Premium Calculation

This is a non-premium bearing endorsement.

UL-DB Named Perils - Buildings and Additional Income Protection Endorsement

This endorsement provides coverage for Buildings (Coverage 1) and Additional Income Protection (Coverage 3) against the following perils:

- Fire
- Lightning
- Windstorm or Hail
- Explosion
- Riot and Civil Commotion
- Vehicles and Aircraft
- Smoke
- Sonic Boom
- Falling Objects
- Weight of Snow, Ice, or Sleet
- Vandalism or Malicious Mischief
- Sprinkler Leakage
- Freezing by Temperature Reduction of Plumbing, Heating or Air Conditioning Systems
- Elevator Collision
- Sinkhole Collapse
- Volcanic Eruption

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-DF Condominium Unit-Owners Loss Assessment Coverage

This endorsement provides coverage for condominium unit-owners for loss assessment charges made by the condominium association.

Premium Calculation

Premium is a flat charge determined by the amount of insurance.

| (UL-DF) Amount of Insurance | Rate |
|------------------------------------|-------------|
| \$ 1,000 | \$ 5 |
| 5,000 | 8 |
| 10,000 | 10 |

| | |
|-----------------------|---|
| Each additional 5,000 | 2 |
|-----------------------|---|

UL-DJ Extended Reporting Period Coverage - Directors' and Officer's Liability

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage - Condominiums or Directors' and Officers' Liability Coverage – Homeowners is in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Condominiums or Directors' and Officers' Liability Coverage - Homeowners is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage - Condominiums (UL-BK) or Directors' and Officers' Liability Coverage – Homeowners (UL-KZ) premium by .40.

UL-DK Governmental Subdivisions Liability

This endorsement amends coverage to include all premises and operations necessary for the governmental subdivision.

Premium Calculation

This is a non-premium bearing endorsement.

UL-DR Agreed Amount Clause

This endorsement replaces the coinsurance clause for Building(s) (Coverage 1) and/or Business Personal Property and Personal Property of Others (Coverage 2). This endorsement states that we shall not be liable for a greater proportion of any loss that the amount of insurance bears to the agreed amount shown on the Declarations.

Under this coverage, the Coinsurance Clause is suspended for insureds who agree to carry a limit of insurance equal to at least 80% (for specific insurance) or 90% (for blanket insurance) of the value of their property.

Premium Calculation

Multiply the 80%, 90%, or 100% combined Group I and Group II rate by 1.05.

UL-DS Computer Fraud Coverage

This endorsement covers loss to money, securities, business personal property and personal property of others from computer fraud and covers loss to money and securities from a fraudulent instruction directing a financial institution to transfer, pay, or deliver money or securities from your transfer account.

Premium Calculation

1. Determine the Annual Base Rate based on selected Computer Fraud Amount of insurance. If the rate for the desired limit is not shown in the table, use the Interpolation procedure shown below.
2. Multiply by the Guide Size Modifier based on Policy Annual Sales from all structures on policy and round to the nearest dollar.
3. Multiply by the Deductible factor based on the selected Deductible Option and round to the nearest dollar.
4. Multiply by the Individual Risk Modification factor and round to the nearest dollar.

Interpolation Procedure

1. Subtract the rate for the lower limit of coverage from the rate for the higher limit of coverage.
2. Subtract the lower limit of coverage from the higher limit of coverage.
3. Subtract the lower limit of coverage from the desired limit of coverage.
4. Divide the result of Step 3. by the result of Step 2.
5. Determine the additional rate by multiplying the result of Step 1. by the result of Step 4. and round to the nearest dollar.
6. Add the additional rate from Step 5. to the rate for the lower limit of coverage.

Example: \$225,000 of coverage

- 1) $\$155 - 143 = 12$
- 2) $250,000 - 200,000 = 50,000$
- 3) $225,000 - 200,000 = 25,000$
- 4) $25,000 / 50,000 = 0.5$
- 5) $12 \times 0.5 = 6$
- 6) $143 + 6 = \$149$ Base Rate

Base Rates – Computer Fraud

| Limit | Rate |
|-------------|------|
| \$1,000 | \$21 |
| \$2,000 | 24 |
| \$5,000 | 31 |
| \$10,000 | 42 |
| \$15,000 | 48 |
| \$20,000 | 55 |
| \$25,000 | 62 |
| \$30,000 | 66 |
| \$40,000 | 76 |
| \$50,000 | 85 |
| \$75,000 | 106 |
| \$100,000 | 118 |
| \$150,000 | 131 |
| \$200,000 | 143 |
| \$250,000 | 155 |
| \$500,000 | 213 |
| \$750,000 | 269 |
| \$1,000,000 | 325 |

Guide Size Modifier – Computer Fraud

| Policy Annual Sales | Guide Size Modifier |
|------------------------------|---------------------|
| \$1 – 1,000,000 | 1.0 |
| 1,000,001 – 2,000,000 | 1.2 |
| 2,000,001 – 3,000,000 | 1.4 |
| 3,000,001 – 4,000,000 | 1.6 |
| 4,000,001 – 5,000,000 | 1.8 |
| 5,000,001 – 6,000,000 | 2.0 |
| 6,000,001 – 7,000,000 | 2.2 |
| 7,000,001 – 8,000,000 | 2.4 |
| 8,000,001 – 9,000,000 | 2.6 |
| 9,000,001 – 10,000,000 | 2.8 |
| 10,000,001 – 25,000,000 | 3.2 |
| 25,000,001 – 50,000,000 | 3.5 |
| 50,000,001 – 100,000,000 | 4.0 |
| Each Additional \$10,000,000 | 0.1 |

Deductible Factor – Computer Fraud

| Deductible Amount | Factor |
|-------------------|--------|
| \$1,000 | 1.00 |
| 2,500 | 0.94 |
| 5,000 | 0.92 |
| 10,000 | 0.90 |
| 25,000 | 0.87 |
| 50,000 | 0.81 |

UL-EA Fire Companies Errors and Omissions Coverage

This endorsement provides liability coverage for fire companies' acts or omissions arising from services rendered, or arising from failure to render services.

There is a \$1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

Premium Calculation

| (UL-EA) Limits (Per Thousand) | Rate (Per Member) | Minimum Premium |
|-------------------------------|-------------------|-----------------|
| \$100/200 | \$10 | \$250 |
| 300/600 | 12 | 300 |
| 500/1,000 | 13 | 390 |
| 1,000/2,000 | 15 | 600 |

NOTE: Also see Supplemental Extended Reporting Period for Fire Companies Errors and Omissions (UL-HV).

UL-ED Exclusion - Asbestos

This endorsement excludes liability arising out of asbestos, or goods or products containing asbestos, including the installation, removal, encapsulation, or abatement of asbestos.

Premium Calculation

This is a non-premium bearing endorsement.

UL-EE Light Poles

This endorsement excludes coverage for light poles located on the premises.

Premium Calculation

This is a non-premium bearing endorsement.

UL-EH Florists and Nurserymen

This endorsement covers trees, shrubs, lawns, and plants for the same perils as Business Personal Property and Personal Property of Others. The intent of this endorsement is to clarify that coverage for trees, shrubs, lawns, and plants is not limited to the amount of insurance provided in **Extension of Coverage - Trees, Shrubs, Lawns, and Plants - Coverages 1 & 2**.

Premium Calculation

This is a non-premium bearing endorsement.

UL-HH Exclusion - Medical Payments for Specific Groups or Activities

This endorsement excludes coverage for medical payments for groups or activities named.

Premium Calculation

This is a non-premium bearing endorsement.

UL-HL Additional Amount Of Insurance For Debris Removal

This endorsement provides additional amounts of coverage over the amount provided in the policy.

Premium Calculation

Multiply the 80% coinsurance Group I and Group II building rate by .50 times the amount of increase for debris removal per \$100 of insurance.

UL-HV Supplemental Extended Reporting Period for Fire Companies Errors and Omissions Coverage

Provides an unlimited time period to report claims for wrongful acts which occurred before the end of the policy period. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Fire Companies Errors and Omissions Coverage (UL-EA) premium by .80 to obtain the final premium.

UL-IC Printers' Additional Coverage Endorsement

This endorsement provides the following coverages:

- Adds \$25,000 coverage for gold and other precious metals and alloys caused by theft
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable

2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
 - Merchandise – Deferred Payment – Adds \$5,000 coverage
 - Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
 - Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
 - Sewer and Drain Back-Up – Adds \$5,000 coverage
 - Utility Services – Direct Damage – Adds \$25,000 coverage
 - Manufacturer's Selling Price – Finished stock is valued at the selling price
 - Functional Replacement Cost – Business Personal Property and Personal Property of Others – Coverage 2
 - Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$90 per policy.

UL-JD Exclusion - Aircraft and Aerospace Products-Completed Operations

This endorsement excludes coverage for bodily injury or property damage arising out of aircraft products and completed operations on aircraft.

Premium Calculation

This is a non-premium bearing endorsement.

UL-JE Animal Grooming Professional Liability

This endorsement protects animal groomers against liability imposed by law for services they perform.

Premium Calculation

| (UL-JE) Animal Grooming Professional Liability | |
|---|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$22 |
| 300 occurrence | 30 |
| 500 occurrence | 34 |
| 1,000 occurrence | 45 |
| 2,000 occurrence | 53 |
| Premiums are per person | |

UL-JO Directors' and Officers' Liability Coverage - Churches

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Church against any negligent acts, errors, omissions, or breach of duty.

There is a \$1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

Rate is per policy.

| (UL-JO) Limits (Per Thousand) | Premium |
|--------------------------------------|----------------|
| \$ 300/ 600 | \$50 |
| 500/1,000 | 75 |
| 1,000/2,000 | 80 |
| 2,000/4,000 | 120 |

UL-JP Supplemental Extended Reporting Period for Directors' and Officers' Liability Coverage - Churches

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage - Churches is in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Churches is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage – Churches (UL-JO) premium by .40.

UL-JR Indemnification for Legal Expenses for Veterinarians

This endorsement provides coverage for expenses incurred in connection with any disciplinary action brought against the Insured before the Informal Veterinary Review Board, Formal Review Board, and rehearing before the Formal Review Board.

Premium Calculation

This is a non-premium bearing endorsement.

UL-JS Cemetery Professional Liability

This endorsement provides coverage for professional services arising from cemetery operations.

Premium Calculation

| (UL-JS) Cemetery Professional Liability | |
|--|----------------|
| Limits (Per Thousand) | Premium |
| \$100 occurrence | \$30 |
| 300 occurrence | 41 |
| 500 occurrence | 46 |
| 1,000 occurrence | 60 |
| 2,000 occurrence | 71 |
| Premiums are per location | |

UL-JV Sewer and Drain Back-up Coverage

This endorsement covers loss or damage to buildings and business personal property and personal property of others caused by water which backs up through sewers or drains, or which enters into and overflows from within a sump pump.

Premium Calculation

Premiums are per \$1,000 of coverage.

| (UL-JV) Deductible | Premium |
|---------------------------|----------------|
| \$200 | \$7 |
| \$500 | \$4 |

UL-JW Auto-Keepers' Liability - Broad Coverage

This endorsement covers damage to automobiles of others in the custody of the Insured regardless of the legal liability of the Insured.

Auto-Keepers' Liability (basic coverage) UL-CR must be added, but **do not add the premium** for this as the Broad Coverage premium already includes the charges.

Coverage II - Collision may only be purchased if the Coverage I perils are purchased.

The limits of insurance for Coverage I and Coverage II must be the same.

Premium Calculation

| (UL-JW) Auto-Keepers' Liability Annual Premiums - All Territories | | |
|--|---------------------------------------|--------------------|
| Maximum Limit Per Location | \$200 Deductible on All Perils | |
| | Coverage I | Coverage II |
| \$ 0 - \$ 10,000 | \$ 42 | \$ 33 |
| 10,001 - 15,000 | 75 | 62 |
| 15,001 - 20,000 | 90 | 78 |
| 20,001 - 30,000 | 120 | 102 |
| 30,001 - 40,000 | 153 | 132 |
| 40,001 - 50,000 | 185 | 158 |
| 50,001 - 100,000 | 269 | 239 |
| 100,001 - 150,000 | 392 | 353 |
| 150,001 - 200,000 | 503 | 462 |
| 200,001 - 250,000 | 617 | 564 |
| 250,001 - 300,000 | 728 | 666 |
| 300,001 - 350,000 | 837 | 768 |

NOTE: Also see Auto-Keepers' Liability (UL-CR).

UL-JZ Trailer Liability Coverage for Boat Dealers

This endorsement provides coverage for bodily injury or property damage resulting from trailers, boat trailers, and semi-trailers located on the premises of anyone we protect.

Premium Calculation

This is a non-premium bearing endorsement.

UL-KA Exclusion - Automobile Repair, Service, Sales, Rental, or Leasing

This endorsement excludes coverage for bodily injury, property damage, or personal and advertising injury arising out of the repair, service, sales, rentals, or leasing of automobiles.

Premium Calculation

This is a non-premium bearing endorsement.

UL-KB Named Perils Coverage - Business Personal Property and Personal Property of Others

This endorsement provides coverage for Business Personal Property and Personal Property of Others - Coverage 2 against the following perils:

- Fire
- Lightning
- Windstorm or Hail
- Explosion

- Riot and Civil Commotion
- Vehicles and Aircraft
- Smoke
- Sonic Boom
- Falling Objects
- Weight of Snow, Ice, or Sleet
- Vandalism or Malicious Mischief
- Sprinkler Leakage
- Freezing by Temperature Reduction of Plumbing, Heating or Air Conditioning Systems
- Elevator Collision
- Sinkhole Collapse
- Volcanic Eruption

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KC Special Burglary and Robbery Coverage Endorsement

This endorsement covers business personal property of the Insured and personal property of others against burglary and robbery inside the premises and outside the premises.

It can only be purchased if Special Office Property exists on the policy and Theft coverage is excluded from the policy.

The minimum amount of insurance that can be written is \$500 for each location regardless of the amount of buildings at the location. This amount may be increased in units of \$500. After \$10,000 of coverage, the increments are in units of \$1,000. There is no coinsurance requirement.

The deductible must be the same as the deductible selected for Buildings, and Business Personal Property and Personal Property of Others. If the deductible for Buildings, and Business Personal Property and Personal Property of Others is \$2,500 or \$5,000, consult Commercial P/C Underwriting.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KD Employee Dishonesty - Increased Coverage

This endorsement provides additional amounts of coverage over the \$10,000 provided in the policy.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KE Exclusion - Theft

This endorsement eliminates theft coverage for Business Personal Property and Personal Property of Others.

Premium Calculation

This endorsement is a non-premium bearing endorsement. However, when this endorsement is added to a policy, the business personal property and personal property of others rating is adjusted to reflect the exclusion.

Rates for this endorsement appear in the State Rate Pages.

UL-KH Extra Expense Coverage - Coverage 3

Provides coverage for extra expense that the Insured incurs during the interruption of business. This endorsement replaces Extra Expenses Coverage under Additional Income Protection - Coverage 3 in the policy.

Premium Calculation

Use the same rating procedure as Additional Income Protection - Coverage 3. Loss Payments are limited to the percentage for each 30 days the business is suspended. The percentages are 40%, 80%, and 100%.

UL-KK Outdoor Trees, Shrubs, and Plants Coverage

This endorsement covers outdoor trees, shrubs, and plants for up to \$2,500 for any one loss.

Premium Calculation

The premium is \$24.

UL-KN Income Protection - Valued Limit

This endorsement provides a valued provision in case of total suspension of business based on the per day limit. This endorsement replaces Coverage 3 in the Property Coverage Part.

Premium Calculation

Use the same rates and factors as Additional Income Protection - Coverage 3.

(Rates for Additional Income Protection - Coverage 3 appear in the State Rate Pages.)

UL-KO Full Resumption of Operations - Extended Time Period

Provides for loss of income after the Insured resumes business. This endorsement is in addition to Coverage 3 in the Commercial Property Coverage Part.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KP Monthly Period of Indemnity

This endorsement provides loss of income, but is limited to the fraction listed on the Declarations multiplied by the occurrence limit for each 30 days the business is suspended. This endorsement replaces Coverage 3.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KR Light Manufacturing and Machine Shops Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and dies
- Building Ordinance or Law – Increased Cost of Construction – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Contingent Business Interruption – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$35,000
- Income Protection – Off Premises Utility Services Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000
- Temporarily Off-Premises – Business Personal Property and Personal Property of Others – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000. Increases coverage in the Commercial Property Coverage Part for salesman's samples from \$2,500 to \$100,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Debris Removal
 3. Electronic Data Processing Equipment – Computer Virus

4. Electronic Data – Expenses for Reproduction or Replacement
 5. Fine Arts
 6. Transportation
 7. Valuable Papers and Records
- Accidental Marring or Scratching of Molds – Adds \$25,000 coverage
 - Brands and Labels
 - Contract Penalty Coverage – Adds \$5,000 coverage
 - Consequential Loss – Adds coverage up to the Business Personal Property and Personal Property of Others limit
 - Foundations of Machinery and Tanks – Adds coverage up to \$100,000 or 10% of Coverage 2
 - Income Protection – Unfinished Stock in Transit – Adds \$100,000 coverage
 - Merchandise – Deferred Payment – Adds \$5,000 coverage
 - Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
 - Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
 - Sewer and Drain Back-Up – Adds \$5,000 coverage
 - Theft of Precious Metals – Adds \$25,000 coverage
 - Utility Services – Direct Damage – Adds \$25,000 coverage
 - Manufacturer's Selling Price – Finished stock is valued at the selling price
 - Additional Insured – Vendors – Adds vendors as additional insured
 - Aggregate Limit per Location – A separate aggregate limit applies to each location
 - Aggregate Limit per Project – A separate aggregate limit applies to each project
 - Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$260 per policy.

UL-KS Contractors' Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others – Coverage 2 to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Installation Coverage – Adds \$10,000 coverage
- Contractors' Tools Coverage – Adds \$10,000 coverage
- Contract Penalty Coverage – Adds \$5,000 coverage
- Extra Expenses – Adds \$10,000 coverage

- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Voluntary Property Damage – Adds \$10,000 Occurrence and \$25,000 Aggregate limits
- Aggregate Limits Per Project – A separate aggregate limit applies to each project
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000
- Primary and Non-Contributory – Other Insurance – Coverage is provided to an additional insured on a primary and non-contributory basis

Premium Calculation

The premium is \$225 per policy.

UL-KU Offices Eriplaceable Enhancements Endorsement

This endorsement provides the following coverage:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Personal Articles – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$10,000 to \$25,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Brands and Labels Coverage – Adds coverage to remove brands or labels from damaged merchandise
- Business Income and Extra Expense At Client or Virtual Office Premises – Adds \$25,000 coverage for income and extra expenses due to partial or total interruption of business at a client or virtual office premises
- Business Personal Property at Client or Virtual Office Premises – Adds \$25,000 coverage for loss or damage to Business Personal Property at a client or virtual office premises
- Computer Fraud Coverage – Adds \$10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Contract Penalty Coverage – Adds \$5,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season

- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000
- Worldwide Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Adds \$20,000 for Business Personal Property and Personal Property of Others while in transit or at a premises anywhere in the world outside of the United States of America, its territories or possessions, Puerto Rico, or Canada that the insured does not own, lease, or occupy and for not more than 60 days

Premium Calculation

The premium is \$150 per policy.

UL-KW Emergency Medical Technicians Professional Liability Coverage Claims-Made Form

This endorsement covers employees and volunteers while rendering or failing to render medical treatment and assistance to accident victims.

Premium Calculation

| (UL-KW) Limit Of Liability (Per Thousand) | | |
|---|-------------|---------------|
| \$300/600 | \$500/1,000 | \$1,000/2,000 |
| \$290 | \$340 | \$430 |
| Premiums are per person | | |

NOTE: Also see Supplemental Extended Reporting Period for Emergency Medical Technicians Professional Liability (UL-LR).

All classes are eligible

UL-KZ Directors' and Officers' Liability Coverage - Homeowners Association

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Homeowners Association against any negligent acts, errors, omissions or breach of duty.

There is a \$1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

| (UL-KZ) Limit Per Claim (000's) | Rate Per Unit Group | | | | | | | | | | Minimum Premium |
|---------------------------------------|-------------------------------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|---------------|--------------------|
| | First 5 | Next 10 | Next 10 | Next 25 | Next 50 | Next 100 | Next 150 | Next 250 | Next 250 | Each Add'l | |
| \$300/600 | 6.00 | 6.00 | 6.00 | 1.38 | 1.48 | 1.70 | 1.87 | 1.87 | 1.87 | 1.87 | \$150 |
| 500/1,000 | 7.40 | 7.40 | 7.40 | 1.70 | 1.82 | 2.09 | 2.30 | 2.30 | 2.30 | 2.30 | 175 |
| 1,000/2,000 | 8.60 | 8.60 | 8.60 | 1.98 | 2.12 | 2.43 | 2.68 | 2.68 | 2.68 | 2.68 | 200 |
| 2,000/4,000 | 10.50 | 10.50 | 10.50 | 2.42 | 2.58 | 2.97 | 3.27 | 3.27 | 3.27 | 3.27 | 225 |
| Higher Limits | Consult Commercial P/C Underwriting | | | | | | | | | | |

Rating Example:

| | | |
|---------|--|---------|
| (UL-KZ) | 52 Unit Homeowners Association with a \$500,000/1,000,000 limit: | |
| First 5 | 7.40 x 5 = | \$37.00 |
| Next 10 | 7.40 x 10 = | 74.00 |
| Next 10 | 7.40 x 10 = | 74.00 |
| Next 25 | 1.70 x 25 = | 42.50 |

| | | |
|-----------------------------|------------|--------|
| Next 2 | 1.82 x 2 = | 3.64 |
| Sum the Results: | | 231.14 |
| Round to Nearest Dollar: | | 231.00 |
| Compare to Minimum Premium: | | 175.00 |
| Final Premium | | 231.00 |

The Limits of Protection should be the same as the basic policy limits.

UL-LE Municipalities - Sewer and Drain Back-up

This endorsement covers municipalities for their legal liability for damage to buildings and business personal property owned by others caused by sewer and drain back-up.

Premium Calculation

The rate is 5% of the liability premium for municipality liability codes with a \$25 minimum premium and a \$250 maximum premium.

UL-LF Building Ordinance or Law Coverage

This endorsement provides for the increased costs to demolish any part of a building and to upgrade a building's construction due to any government ordinance or law.

This endorsement provides specifically for coverage for loss of value to the undamaged part of the building, demolition cost, and increased cost of construction.

Coverage for loss of value to the undamaged part of the building is not part of the amount of insurance for the endorsement, but is included within the amount of insurance for the insured building.

The amount of insurance for this endorsement includes demolition cost and increased cost of construction which are not included with the amount of insurance for the insured building, but are considered an additional amount of insurance.

Premium Calculation

The basic building premium is multiplied by the Building Ordinance or Law Coverage percentage (based on one of the four options chosen).

| (UL-LF) Additional Coverage Amount Over \$25,000 | Charge for Demolition Cost & Increased Cost of Construction |
|---|--|
| 10% of Building Amount | 5% |
| 25% of Building Amount | 14% |
| 50% of Building Amount | 27% |
| 100% of Building Amount | 54% |

NOTE: For Income Protection Coverage - Building Ordinance or Law, also see UL-NT.

UL-LJ Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage

This endorsement provides an additional amount of insurance over the \$5,000 provided in the Ultraflex Commercial Property Coverage Party.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages. For higher limits refer to the Employee Dishonesty Rates Section in the State Home Office Pages.

UL-LK Wholesalers Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and dies
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Contingent Business Interruption – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Non-Owned Detached Trailers – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$10,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Brands and Labels - Adds coverage to remove brands and labels from damage merchandise
- Contamination of Perishable Goods from Refrigerants – Adds \$50,000 coverage
- Contract Penalty Coverage – Adds \$25,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Net Selling Price – Stock that has been sold but not delivered is valued at the selling price
- Tools Off Premises – Adds \$5,000 coverage
- Additional Insured – Vendors – Adds vendors as additional insureds
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form by \$5,000
-

Premium Calculation

The premium is \$225 per policy.

UL-LL Auto Repair Shops Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Buildings to include permanently installed canopy structures and pumps
- Amends Business Personal Property and Personal Property of Others to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000

- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Mechanics' Tools Off Premises – Adds \$10,000 coverage
- Computer Fraud Coverage – Adds \$10,000
- Computer Fraud Coverage – Adds \$10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Repair Shops Coverage – Provides coverage for parts, material, and labor when the insured has to repair a customer's vehicle that was damaged while in the insured's care, custody, or control.
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$110 per policy.

UL-LP Additional Insured - Land Contract Endorsement

This endorsement extends the definition of Insured to the person named with respect to the building described on the Declarations.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

UL-LQ Sexual Misconduct - Reimbursement for Legal Defense Expenses

This endorsement pays for the fees of the Insured's attorneys, court reporters, expert witnesses, and other reasonable court costs.

Churches, Day Care Centers, and Schools are eligible for this coverage.

Premium Calculation

| (UL-LQ) | Premium | | |
|-----------------------|----------|--------------------------|---|
| | Churches | Day Care Centers/Schools | Churches Operating Day Care Centers/Schools |
| Limits (Per Thousand) | | | |
| \$10/50 | \$50 | \$75 | \$100 |
| 25/75 | 75 | 113 | 150 |
| 50/100 | 118 | 177 | 236 |
| 100/300 | 205 | 308 | 410 |

Eligible Classes

| Class Code | Class Description |
|------------|--------------------------------------|
| 0604 | Church |
| 0614 | School – High or Junior College |
| 0615 | School – Kindergarten to Junior High |
| 0616 | School – Trade or Vocational |
| 0617 | School – NOC |
| 0628 | Day Care Center |

UL-LR Supplemental Extended Reporting Period For Emergency Medical Technicians Professional Liability Coverage

This endorsement extends the time period to an unlimited duration to report and cover claims for wrongful acts, but only for wrongful acts committed during the policy period. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Emergency Medical Technicians' Professional Liability Coverage (UL-KW) premium by 2.00 to obtain the final premium.

UL-LS Outdoor Trees, Shrubs and Plants Coverage

This endorsement provides named perils coverage for trees, shrubs, and plants that are grown for commercial purposes or are for sale.

Premium Calculation

| (UL-LS) Limits | Rate |
|----------------|------|
| \$25,000 | \$90 |
| 50,000 | 180 |
| 75,000 | 270 |
| 100,000 | 360 |

UL-LT Outdoor Trees, Shrubs and Plants Comprehensive Coverage

This endorsement provides comprehensive perils coverage for trees, shrubs, and plants that are grown for commercial purposes or are for sale.

Premium Calculation

| (UL-LT) Limits | Rate |
|----------------|-------|
| \$25,000 | \$225 |
| 50,000 | 450 |

| | |
|---------|-----|
| 75,000 | 675 |
| 100,000 | 900 |

UL-LU Pollution Liability Coverage - Mobile Equipment

This endorsement covers injuries or damage including clean-up costs arising from the accidental release or discharge of contaminants from a container on or being towed by mobile equipment. Limits provided are \$25,000 for one pollution incident and \$100,000 aggregate.

Premium Calculation

Flat charge of \$25 per policy.

UL-LV Exclusion - Personal Liability

This endorsement excludes coverage for bodily injury, property damage, personal injury, or advertising injury arising out of personal liability and/or activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-LW Hospitality Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Building Ordinance of Law – Increased Cost of Construction – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$100,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
- Cooking Protection Equipment Accidental Leakage – Adds coverage for loss or damage caused by the discharge of Automatic Cooking Protection System
- Contamination of Perishable Goods from Refrigerants – Adds \$25,000 coverage
- Extra Expenses – Adds \$25,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage

- Liability for Property of Guests – Adds \$500 per guest and \$10,000 aggregate limits for damages to personal property of guests
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$175 per policy.

UL-LX Florists' Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Trees, Shrubs, Lawns and Plants – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Misdelivery of Product – Adds \$2,500 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$105 per policy.

UL-LZ Retailers Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000

- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Non-Owned Detached Trailers – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$10,000
- Contingent Business Interruption – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Computer Fraud Coverage – Adds \$10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Brands and Labels - Adds coverage to remove brands and labels from damaged merchandise
- Contamination of Perishable Goods from Refrigerants – Adds \$25,000 coverage
- Contract Penalty Coverage – Adds \$25,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Tools Off Premises – Adds \$5,000 coverage
- Net Selling Price – Stock being transported will be valued at the selling price less any discounts and expenses
- Additional Insured – Vendors – Adds vendors as an additional insured under the Commercial General Liability Coverage Form
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form by \$5,000

Premium Calculation

The premium is \$150 per policy.

UL-NI Fellow Employee Liability Coverage

This endorsement covers the liability of an employee who negligently injures another employee.

Premium Calculation

The premium is 10% of the liability premium. A \$50 minimum premium applies.

UL-NT Income Protection Coverage - Building Ordinance or Law

This coverage provides loss of income for the extra time it takes to repair or replace the building because of an ordinance or law.

Additional Income Protection - Coverage 3 is required before UL-NT can be purchased.

For building owners, Building Ordinance or Law Coverage UL-LF is required before UL-NT can be purchased.

For tenants, UL-NT can be purchased without Building Ordinance or Law Coverage UL-LF if Additional Income Protection - Coverage 3 is purchased.

Premium Calculation

Multiply Additional Income Protection - Coverage 3 premium by a factor of .10.

UL-NU Electronic Data Processing Coverage

This endorsement provides comprehensive coverage for computers, including portable computers, terminals, printers, media and data. Coverage includes computer virus, mechanical breakdown and electrical breakdown.

Premium Calculation

Rate is \$.34 per \$100 of the amount of insurance. Basic deductible is \$200.

- A. Multiply \$.34 by the appropriate deductible factor, and round to the nearest thousandth (x.xxx)
- B. Multiply by the amount of insurance in \$100's, and round to the nearest dollar.

Deductible Factors

| Deductible | Factor |
|-------------------|---------------|
| \$200 | 1.00 |
| 500 | .85 |
| 1,000 | .70 |
| 2,500 | .55 |
| 5,000 | .30 |
| 10,000 | .27 |
| 25,000 | .25 |

UL-NW-1 Transportation - Increased Coverage

This endorsement provides additional amounts of coverage over the \$25,000 provided in the policy and converts named perils coverage to comprehensive perils coverage. This does not include mysterious disappearance. If mysterious disappearance is wanted, the UL-ST – Transportation - Mysterious Disappearance Coverage must be added for an additional premium charge.

Premium Calculation

1. Select the appropriate rate according to the freight transported.
2. Multiply by the amount of annual shipments in \$100's, and round to the nearest dollar.

| (UL-NW-1) Freight | Rate per \$100 |
|------------------------------|-----------------------|
| General Freight | 0.022 |
| Food Products | 0.020 |
| Poultry (live) and Livestock | 0.020 |
| Eggs | 0.056 |
| Building Materials | 0.020 |
| Fuels (liquid) | 0.025 |
| Fuels (solid) | 0.017 |
| Steel & Steel Products | 0.017 |

UL-NX Contingent Business Interruption - Increased Coverage

This endorsement provides additional amounts of coverage over the \$25,000 provided in the policy.

Premium Calculation

The rate for this coverage is 30% of the basic building rate (Group I and Group II rates multiplied by the loss cost multiplier for specific rates or multiplied by the **construction factor**, protection class, territorial multipliers and apartment credits (if applicable) for class rates) per \$100 of coverage.

UL-NZ Income Protection - Off Premises Utility Properties Failure - Increased Coverage

This endorsement provides an additional amount of insurance over the \$25,000 provided in the Ultraflex Commercial Property Coverage Part. This increased coverage applies separately to each building described in the Declarations reflecting Income Protection – Off-Premises Utility Properties Failure – Increased Coverage.

Premium Calculation Per Structure

1. Select Rate for Building / Business Personal Property (BPP).
2. If Earthquake coverage is provided under the policy, add the Earthquake rate to Step 1.
3. Multiply by the deductible waiting period factor. Round to the nearest thousandth.
4. Multiply by the amount of insurance in \$100's and round to the nearest dollar.
5. Multiply by the individual risk premium modification factor (IRPM) and round to the nearest dollar.
6. Compare to the minimum premium by waiting period and select the higher value.

| (UL-NZ) Coverage | Rate Per \$100 |
|-------------------------|-----------------------|
| Building / BPP | 0.100 |
| Earthquake | 0.060 |

| (UL-NZ) Deductible Waiting Period | Factor | Minimum Premium |
|--|---------------|----------------------------|
| 24 hours | 1.00 | \$40 |
| 12 hours | 1.10 | \$100 |
| No Waiting Period (0 hours) | 1.20 | \$150 |

UL-OA Production or Process Machinery - Deductible

This endorsement provides a minimum \$1,000 deductible for loss to production and process machinery caused by mechanical, electrical, or pressure systems breakdown. It also adds a deductible for income loss resulting from mechanical or electrical breakdown to production or process machinery. Optional deductible amounts include \$2,000, \$5,000, \$10,000, \$15,000, and \$25,000.

Premium Calculation

This is a non-premium bearing endorsement.

UL-OB Funeral Directors Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tents, chairs, and other equipment used at grave sites or memorials
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000

- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$175 per policy.

UL-OC General Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Contract Penalty Coverage – Adds \$5,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage

- Utility Services – Direct Damage – Adds \$25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$175 per policy.

UL-OD Golf Course Eriplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from \$25,000 to \$50,000
- Greens, Tees, Cut Fairways, Trees, Shrubs, Lawns and Plants – Increases coverage in the Commercial Property Coverage Part from \$10,000 to \$35,000
- Blanket Coverage - \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
 3. Debris Removal
 4. Electronic Data Processing Equipment – Computer Virus
 5. Electronic Data – Expenses for Reproduction or Replacement
 6. Fine Arts
 7. Transportation
 8. Valuable Papers and Records
- Bridges, Roads, Flags, Tees Markers, Roads, Walks, Patios, Retaining Walls, Benches, Fences, Piers, In-Ground Sprinkler Systems, Underground Wiring, Flags, Ball Washers, Tee Monuments, Tees Signs, Poles, and Bells – Adds \$25,000 coverage
- Contract Penalty Coverage – Adds \$5,000 coverage
- Credit Card Slips – Adds \$5,000 coverage
- Extra Expenses – Adds \$10,000 coverage
- Merchandise – Deferred Payment – Adds \$5,000 coverage
- Mobile Equipment including Lawn Mowers, Golf Carts, and Tractors – Adds \$25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds \$2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds \$5,000 coverage
- Utility Services – Direct Damage – Adds \$25,000 coverage
- Vehicle Damage Caused by Golf Balls – Adds \$1,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from \$5,000 to \$10,000

Premium Calculation

The premium is \$825 per policy.

UL-OE Increased Coverage for Mobile Equipment - Golf Course

The Golf Course Eriplaceable Enhancements Endorsement provides \$25,000 coverage. This endorsement provides additional amounts of coverage over the \$25,000 provided in the Golf Course Eriplaceable Enhancements Endorsement.

Premium Calculation

| | |
|-------------------------------|------|
| (UL-OE) Rate per \$100 | 0.60 |
|-------------------------------|------|

UL-OF Increased Coverage for Bridges, Roads, Flags, Tee Markers, and Other Golf Course Property

The Golf Course Eriplaceable Enhancements Endorsement provides \$25,000 coverage. This endorsement provides additional amounts of coverage over the \$25,000 provided in the Golf Course Eriplaceable Enhancements Endorsement.

Premium Calculation

| | |
|-------------------------------|------|
| (UL-OF) Rate per \$100 | 0.50 |
|-------------------------------|------|

UL-OG Increased Coverage for Greens, Tees, Cut Fairways, Trees, Shrubs, and Plants - Golf Course

The Golf Course Eriplaceable Enhancements Endorsement provides \$25,000 coverage. This endorsement provides additional amounts of coverage over the \$25,000 provided in the Golf Course Eriplaceable Enhancements Endorsement.

Premium Calculation

| | |
|-------------------------------|------|
| (UL-OG) Rate per \$100 | 1.15 |
|-------------------------------|------|

UL-OP Pollution Liability Coverage - for Contractors' Designated Sites

This endorsement provides coverage for injuries or damage including clean-up costs from the accidental release or discharge of pollutants from a work site. Limits provided are \$100,000 each occurrence and \$200,000 aggregate.

Premium Calculation

The premium is 2% of the liability premium subject to a \$100 minimum premium.

UL-OR Spray Painting Operations - Deductible

This endorsement provides for a \$250, \$500, or \$1,000 deductible for property damages paid under Property Damage Liability as a result of spray painting operations.

Premium Calculation

| (UL-OR) Deductible | Factor |
|---------------------------|---------------|
| \$250 | 1.00 |
| 500 | .98 |
| 1,000 | .96 |

Eligible Class Codes

| Code | Description |
|-------------|---------------------------------------|
| 0201 | Carpentry Contractor-Primarily Inside |
| 0204 | Carpentry Contractor – NOC |
| 0216 | Plastering Contractor-NOC |
| 0227 | Sign Painting & Erection |
| 0230 | Painting Contractor-NOC |

| | |
|------|-------------------------------------|
| 0277 | Painting-Exterior-3 stories or less |
| 0983 | Independent Contractor |

UL-OY Punitive Damages

This endorsement emphasizes that coverage for punitive or exemplary damages is excluded to the extent prohibited by law.

Premium Calculation

This is a non-premium bearing endorsement.

UL-PD Breakage Coverage

This endorsement provides coverage for breakage of glassware, and other articles of a fragile or brittle nature.

The rates vary by class and the charge is per building. If there is more than one class of business in the building, use the rate for the highest rated class.

Premium Calculation

| (UL-PD) Breakage Coverage | | |
|----------------------------------|---|-------------|
| Susceptibility | Class | Rate |
| High | - Ceramics/Pottery Store - China, Glass, Earthenware - Gift Shops - Glazier & Glass Shops - Window & Door Store | \$45 |
| Moderate | - Florist - Framing Shop - Housewares | \$35 |
| Low | - All classes not listed under High or Moderate | \$25 |

End

UL-PI Exclusion - Tanning Beds/Operations

This endorsement excludes bodily injury or property damage arising out of the use or ownership of tanning beds.

Premium Calculation

This is a non-premium bearing endorsement.

UL-PL Extension of Coverage - Income Protection and Rental Income Protection - Valued Coverage

This endorsement provides for loss of income and rental income on a valued basis for up to \$250 per day subject to \$25,000 for any one loss. This endorsement replaces Extension of Coverage - Income Protection - Valued Coverage.

Premium Calculation

This is a non-premium bearing endorsement

UL-QB Income Protection – Actual Loss Sustained

This endorsement amends Additional Income Protection to provide the actual loss of income the Insured sustains for a period up to 12 months. This coverage is applicable to Ultraflex classes that are also eligible for our Ultrapack Plus Program, and all offices, wholesalers (except class 0529), mercantile, and service risks eligible in our Ultraflex Program. In addition, the following Habitational Risks, Lessor's Risks, Light Manufacturing (Machine Shop), Restaurants, and Auto Repair class codes.

Habitation Risks

0101, 0102, 0103, 0104, D105, 0106, D107, 0108, 0109, 0110, 0111, 0149,
 0150, 0151, 0152, 0153, 0154, 0155, 0157, 0160, 0161, 0420, D919, D920
 0921, 0922, 0939,

Lessor's Risks

0158, L892, L893, L894, L895, L897, L899, 0962

Light Manufacturing

0221, 0229, 0231, 0249, 0261, 0271, 0272, 0286, 0301, 0302, 0303, 0304,
 0308, 0309, 0310, 0311, 0312, 0313, 0314, 0315, 0316, 0317, 0318, 0319,
 0320, 0321, 0322, 0323, 0326, 0329, 0330, 0331, 0332, 0333, 0334, 0335,
 0336, 0338, 0339, 0340, 0341, 0342, 0344, 0345, 0346, 0348, 0349, 0350,
 0351, 0352, 0353, 0356, 0357, 0361, 0371, 0372, 0373, 0375, 0376, 0378,
 0471, 0742, 0756, 0782, L891, 0935

Restaurants

0495, 0496, 0497, 0506, 0507, 0514, 0565, 0579, 0583

Auto Repair

0458, 0467, 0468, 0704, 0715, 0723, 0729, 0742, 0782, 0789, 0985

The total square footage must not exceed 50,000 square feet for mercantile, wholesale, and service buildings, and 150,000 square feet for office buildings. A retail risk may not exceed \$5,000,000 in sales at any one location and a wholesale or manufacturing risk may not exceed \$7,500,000 in sales at any one location.

Premium Calculation

1. Determine the amount of sales receipts per \$1,000.
2. Multiply by the factor that varies by class grouping found in Actual Loss Sustained Factors.
3. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

UL-QF Functional Replacement Cost - Buildings

This endorsement provides coverage to repair or replace a covered building on the same site with a less costly building that is functionally equivalent to the damaged building.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-QG Separation of Coverage-Valuation of Business Personal Property and Personal Property of Others - Coverage 2

This endorsement covers part of business personal property and personal property of others on a functional replacement cost basis and the remaining business personal property on an actual cash value basis.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-QH Lender's Loss Payable Provision

This endorsement amends the Loss Payment Condition in the policy to protect the rights of the Loss Payee.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QI Additional Property Not Covered

This endorsement excludes a type of business personal property and personal property of others.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QK Additional Property Not Covered - Building(s)

This endorsement excludes a type of building property.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QN Exclusion - Professional Liability

This endorsement clarifies our intent not to cover damages due to a professional nature.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QO False Pretense Coverage

This endorsement provides covers loss of business personal property caused by false pretense such as a trick or scheme. It also includes acquiring property from someone who did not have legal title to it.

Premium Calculation

For each building, select the appropriate limit.

| (UL-QO) Limit of Coverage | Rate |
|----------------------------------|-------------|
| \$10,000 | \$100 |
| 25,000 | 150 |
| 50,000 | 300 |
| 100,000 | 500 |
| Rate is per building | |

UL-QT Exclusion - Specified Operations and Activities

This endorsement excludes coverage for bodily injury or property damage arising from specified operations and activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QW Condominiums Exclusion - Specified Operations and Activities

This endorsement excludes coverage for bodily injury or property damage arising from specified operations and activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RD Exclusion - Personal Injury

This endorsement excludes liability coverage for personal injury which includes libel, slander, false arrest, detention, and right of privacy.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RE Additional Covered Locations - Property

This endorsement covers specific property at locations other than at the main premises.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RF Exclusion - Windstorm or Hail

This endorsement excludes loss or damage to covered property caused by wind or hail.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages under Ultraflex Property Coverage Part.

UL-RH Additional Insured – Owners, Lessees, or Contractors – Automatic Status When Required in Construction Agreement With You

This endorsement amends Section II - Who Is An Insured to include any person or organization for whom the Insured is performing operations and for whom a Certificate of Insurance with additional insured status has been issued.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a \$35 minimum charge and \$350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

UL-RK Exclude Designated Persons or Classes of Persons or Employees

This endorsement excludes any person named or class of persons shown on the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RL Exclude Unauthorized Advances, Require Annual Audit

This endorsement excludes losses resulting from any unauthorized advances made by an employee to any member for delinquent dues or assessments.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RM Exclude Loss of Clients' Property

This endorsement limits covered property to that owned or leased by an employee. This coverage provides no rights or benefits to any other person or organization.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RN Add Blanket Excess Limit of Protection for Specified Joint Insured

This endorsement establishes this insurance and any other insurance applies to a loss on a proportionate basis.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RO Credit, Debit or Charge Card Forgery

This endorsement extends coverage to include covered instruments shown on the Declarations, written instruments required in conjunction with any credit, debit or charge card issued to the Insured or employee for business purposes.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RP Include As Employees The Spouse And Children Of Building Manager, Superintendent Or Janitor

This endorsement amends the definition of employee to include spouse and children over 18 years old who reside with any employee who is a building manager, superintendent or janitor.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RQ Include The Chairman And Members Of Specified Committees As Employees

This endorsement amends the definition of employee to include any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee named in the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RR Include Specified Directors Or Trustees On Committees As Employees

This endorsement amends the definition of employee to include any directors or trustees who are named on the Declarations while acting as a member of any elected or appointed committees.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RS Include Volunteer Workers As Employees

This endorsement amends the definition of employee to include any non-compensated natural person other than one who is a fund solicitor or while acting as a fund solicitor.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RT Include Volunteer Workers Other Than Fund Solicitors As Employees

This endorsement amends the definition of employee to include any non-compensated natural person other than one who is a fund solicitor while performing services usual to that of an employee.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RU Include Specified Non-compensated Officers As Employees

This endorsement amends the definition of employee to include non-compensated officers named on the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RV Exclude Certain Risks Inherent In Insurance Operations

This endorsement excludes direct or indirect loss resulting from contractual or extra contractual liability.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RW Contributing Insurance

This endorsement provides excess limits for specified employees.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RY 2% Deductible For Windstorm or Hail

This endorsement provides a 2% deductible to buildings and business personal property and personal property of others caused by windstorm or hail.

Premium Calculation

Refer to **PROPERTY RATING AND PREMIUM CALCULATION** in the State Rate Manual to obtain the windstorm or hail factor.

UL-SF Money Orders and Counterfeit Paper Currency

This endorsement provides coverage for loss due to the acquisition of money orders, including counterfeit money orders and counterfeit United States or Canadian paper currency.

Premium Calculation

Rates are per \$1,000 of insurance.

| Limit of Insurance | Rate |
|-------------------------|--------|
| First \$1,000 | \$2.06 |
| Each Additional \$1,000 | .10 |

Minimum Premium

| Premises | Minimum Premium |
|--------------------------|-----------------|
| First Premises | \$10 |
| Each Additional Premises | 5 |

UL-SH Leasehold Interest Coverage

This endorsement provides additional amounts of coverage over the \$25,000 provided in the policy.

Premium Calculation

1. Determine the gross leasehold interest per month.
2. Calculate the net leasehold interest factors for the unexpired portion of the lease in months at both policy inception and policy expiration by using the following formulas:
 - Net Leasehold Interest Factor = $A \times (1 - V^n)$

- Where n = number of months

Values of A & V for various interest rates are:

| Effective Annual Rates | A | V |
|------------------------|--------|--------|
| 5.0% | 245.45 | 0.9959 |
| 6.0% | 205.44 | 0.9952 |
| 7.0% | 176.86 | 0.9944 |
| 8.0% | 155.42 | 0.9936 |
| 9.0% | 138.75 | 0.9928 |
| 10.0% | 125.41 | 0.9921 |
| 11.0% | 114.49 | 0.9913 |
| 12.0% | 105.39 | 0.9906 |
| 13.0% | 97.69 | 0.9899 |
| 14.0% | 91.08 | 0.9891 |
| 15.0% | 85.36 | 0.9884 |

3. Add the policy inception and policy expiration net interest factors determined in 2. and divide the result by 2.
4. Multiply 3. by the gross leasehold interest per month to determine average net leasehold interest for the policy term.
5. Multiply the average net leasehold interest in hundreds for the policy term by the building rate and round to the nearest dollar.

UL-SI Utility Properties - Direct Damage

This endorsement provides coverage for direct physical loss or damage to covered property caused by the interruption of service to the premises. This coverage applies separately to each building in the Declarations reflecting Utility Properties – Direct Damage.

Premium Calculation Per Structure

1. Select Rate for Building / Business Personal Property (BPP).
2. If Earthquake coverage is provided under the policy, add the Earthquake rate to Step 1.
3. Multiply by the amount of insurance in \$100's and round to the nearest dollar.
4. Multiply by the individual risk premium modification factor (IRPM) and round to the nearest dollar.

| (UL-SI) Coverage | Rate Per \$100 |
|------------------|----------------|
| Building / BPP | 0.120 |
| Earthquake | 0.080 |

UL-ST Transportation – Mysterious Disappearance Coverage

This endorsement provides \$5,000 coverage for loss to covered property in transit caused by mysterious disappearance.

Premium Calculation

The premium is \$100.

UL-SV Manufacturer's Selling Price Finished Stock

This endorsement amends the valuation condition for stock as the selling price in the event of loss to stock.

Premium Calculation

This is non-premium bearing endorsement.

UL-TB Exclusion – Extension of Coverage

This endorsement excludes the Extension of Coverage shown in the Schedule in the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-TC Limitation on Loss Settlement – Blanket Insurance

This endorsement provides a maximum amount of insurance payable to each building and contents based on the applicable margin clause percentage.

Premium Calculation

This is a non-premium bearing endorsement.

UL-TE Employment Practices Liability Insurance Coverage – Claims-Made Coverage

Please refer to RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE for details regarding this coverage.

UL-TF Extended Reporting Period Elected Endorsement for Employment Practices Liability Insurance Coverage

Please refer to RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE for details regarding this coverage.

UL-TP Green Upgrade Coverage

Green Upgrade Coverage amends the policy to address loss settlement of damaged property using more energy-efficient, environmentally-preferable materials, products or methods in design, construction, manufacture or operation, as recognized by a Green standards-setter.

Related Expenses: This coverage provides expenses for waste reduction and recycling, design and engineering professional fees, certification fees and related equipment testing; and building air-out and related air testing. The endorsement automatically provides related expenses up to 15% of the amount of insurance for Green Upgrade Coverage or \$20,000, whichever is less. The amount of insurance automatically provided for related expenses can be increased.

Business Income: Green Upgrade Coverage includes a 30 day extended period of time for loss of income as the result of the increased period of time attributable for green upgrades and related expenses. This time period for loss of income can be extended by determining the total number of days the insured would be out of business because of green upgrades.

Premium Calculation

Building

1. For each structure, obtain the building premium.
2. Multiply by the appropriate factor based on the Increased Cost of Loss % in the Green Upgrade table.

Contents

1. For each structure, obtain the contents premium.
2. Multiply by the appropriate factor based on the Increased Cost of Loss % in the Green Upgrade table.

| (UL-TP) Green Upgrade Coverage | | |
|---------------------------------------|------------------------|------------------------|
| Increased Cost of Loss % | Building Factor | Contents Factor |
| 2% | 0.025 | 0.040 |

| (UL-TP) Green Upgrade Coverage | | |
|---------------------------------------|------------------------|------------------------|
| Increased Cost of Loss % | Building Factor | Contents Factor |
| 5% | 0.045 | 0.050 |
| 10% | 0.070 | 0.065 |
| 20% | 0.110 | 0.095 |
| 30% | 0.150 | 0.120 |
| 40% | 0.190 | 0.145 |
| 50% | 0.225 | 0.170 |

INCREASED RELATED EXPENSES

| Increased Related Expenses Premium |
|--|
| \$1 |
| Per \$1,000 of Coverage (in excess of included amount of insurance) |

BUSINESS INCOME – EXTENDED TIME PERIOD

1. For each building, obtain the building premium (if we do not insure the building, use the contents premium).
2. Multiply by appropriate factor based on the number of days in the Business Income – Extended Time Period table.

| Business Income - Extended Time Period | |
|---|---------------|
| Total Number of Days | Factor |
| 30 | Included |
| 60 | 0.005 |
| 90 | 0.010 |
| 120 | 0.150 |
| 180 | 0.020 |

UL-VB Directors and Officers Liability Coverage – Non-Profit Organizations - Claims-Made

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Non-Profit Organization against any negligence acts, errors, omissions, or breach of duty.

There is a \$1,000 Self-Insured Retention that applies to each claims covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

Rate is per policy

| Limit - Occurrence/Aggregate | Premium |
|-------------------------------------|----------------|
| \$300,000/600,000 | \$200 |
| \$500,000/1,000,000 | \$300 |
| \$1,000,000/2,000,000 | \$320 |
| \$2,000,000/4,000,000 | \$480 |

UL-VBERP Supplemental Extended Reporting Period Coverage for Directors and Officers Liability Coverage Non-Profit Organizations

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage – Non-Profit Organizations was in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Non-Profit Organizations is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage – Non-Profit Organizations (UL-VB) premium by .40 to obtain the final premium.

UL-VG Contractors Errors and Omissions Liability Coverage – Claims-Made

This endorsement covers damages the insured becomes legally obligated to pay as a result of a negligent act, error, or omission. It also covers damages as a result from a defect in material or in a product sold or installed by the insured.

Premium Calculation

1. Add the final liability premium for eligible Contractors classes.
2. Multiply the liability premium by the appropriate Contractor's E & O factor based on selected E & O limit and general liability limit and round to the nearest dollar.
3. Multiply by appropriate deductible factor and round to the nearest dollar.
4. Charge the greater of the actual premium or the minimum premium.

| Contractor's E & O Limit of Liability | General Liability Occurrence Limit | | | |
|--|------------------------------------|-----------|-----------|------------------------|
| | \$100,000 & Below | \$300,000 | \$500,000 | \$1,000,000 & Above |
| \$100,000/\$100,000 | 0.100 | 0.090 | 0.080 | 0.070 |
| \$300,000/\$300,000 | - | 0.120 | 0.110 | 0.100 |
| \$500,000/\$500,000 | - | - | 0.140 | 0.130 |
| \$1,000,000/\$1,000,000 | - | - | - | 0.160 |

| Deductible | Factor |
|------------|--------|
| \$1,000 | 1.00 |
| \$2,500 | 0.95 |
| \$5,000 | 0.90 |
| \$10,000 | 0.85 |

| Minimum Premium | |
|-----------------|-------|
| Ultraflex | \$500 |

Eligible Classifications

To add Contractors Errors and Omissions Liability Coverage, all contracting classifications on the policy must be an eligible classification as listed below.

| Class Code | Class Description |
|------------|------------------------------------|
| 0185 | Sprinkler Contractor - Residential |
| 0186 | Contractors Permanent Yard |
| 0187 | Contractors Executive Supervisors |
| 0188 | Plumbing - Residential |

| | |
|------|---|
| 0189 | Plumbing - Commercial |
| 0206 | Construction Or Project Manager |
| 0207 | Electrical Wiring Contractor - Within Buildings |
| 0208 | Excavation Contractor |
| 0213 | Invisible Fence Installation |
| 0216 | Plastering Contractor - NOC |
| 0217 | Plumbing Contractor - NOC |
| 0219 | Sand Or Gravel Digging |
| 0220 | Sheet Metal Contractor-Erection, Install, Repair - NOC - Inclg Shop |
| 0221 | Sheet Metal Contractor-Shop Only |
| 0222 | Interior Decorating Contractor - NOC |
| 0224 | Tile, Stone, Mosaic Or Terrazzo Work |
| 0226 | Heating Contractors - NOC |
| 0227 | Sign Painting And Erection |
| 0230 | Painting Contractor - NOC |
| 0231 | Glaziers And Glass Shops |
| 0232 | Paper Hanging Contractor - NOC |
| 0234 | Water Well Drilling |
| 0235 | Air Conditioning Contractor |
| 0237 | Fence Erection And Installation |
| 0239 | Mobile Home Connection-Set Up |
| 0241 | Septic Tank Systems Work |
| 0244 | Window Cleaning - Store Fronts Or Homes |
| 0245 | Building Cleaning - Outside Surfaces |
| 0246 | Building Equipment - I/S/R |
| 0247 | Ceiling Or Wall Panel Installation |
| 0252 | Driveway Sealing |
| 0253 | Driveway Or Sidewalk Construction |
| 0254 | Drywall Installation |
| 0257 | Machinery And Equipment - I/S/R |
| 0258 | Paving Contractor (No Street Or Road) |
| 0259 | Siding Installation |
| 0260 | Telephone System I/S/R |
| 0262 | Water Softeners And Purification Systems - I/S/R |
| 0267 | Electrical Apparatus I/S/R |
| 0274 | Heating Contractor - Electric Heat Only |
| 0276 | Landscaping |
| 0277 | Painting - Exterior - 3 Stories Or Less |

| | |
|------|---|
| 0279 | Septic Tank Systems - Cleaning |
| 0284 | Grading Contractor |
| 0285 | Power Washing |
| 0288 | Snow And Ice Removal - Contractor |
| 0428 | Home Theater Installation |
| 0710 | Carpet, Rug, Upholstery Cleaning - Shop Only |
| 0711 | Carpet, Rug, Upholstery Cleaning - On Customer's Premises |
| 0720 | Furniture Cleaning Or Polishing On Customer's Premises |
| 0731 | Office Machine Installation Or Repair |
| 0734 | Radio Or T.V. Installation Or Repair |
| 0747 | Burial Service - Grave Digging |
| 0749 | Janitorial Services - Including Waxing |
| 0751 | Furniture Or Fixtures Installation In Office Or Store |
| 0757 | Floor Coverings Installation - Contractor |
| 0758 | House Furnishings Installation Contractor |
| 0760 | Locksmith – Includes Retail Store – No Security System Installation |
| 0766 | Electric Appliance Repair Or Installation |
| 0772 | Cable T.V. Installation |
| 0785 | Furniture Stripping Or Refinishing |
| 0950 | Refrigeration Equipment – Commercial – Sales, Installation, Service, and Repair |
| 0959 | Independent Contractors-Other Than Construction Related Work |
| 0981 | Lawn Care |
| 0983 | Independent Contractors |

UL-VGERP Extended Reporting Period Coverage – Contractors Errors and Omissions Liability Coverage

This endorsement covers the insured for any claims made during the extended reporting period. This endorsement is used after the Contractors Errors and Omissions Liability Coverage is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Contractors Errors and Omissions Liability Coverage (UL-VG) premium by .50 to obtain the final premium.

UL-VI Manufacturers Errors and Omissions Liability Coverage – Claims-Made

This endorsement provides coverage against liability for the manufacturer's negligence in making their product. Manufacturer's Errors and Omissions Liability covers damages caused by the insured's unintentional act, error, or omission in the manufacturing of the insured's product or the faulty or inadequate performance of the insured's work resulting in the failure of the insured's product to perform the function or serve the purpose intended.

Premium Calculation

1. Add the final liability premium for eligible Manufacturing classes.

2. Multiply the liability premium by the appropriate Manufacturer's E & O factor based on selected E & O limit, general liability limit, and hazard group and round to the nearest dollar.
3. Multiply by appropriate deductible factor and round to the nearest dollar.
4. Charge the greater of the actual premium or the minimum premium.

Manufacturer's E&O Factor

| LOW HAZARD | | | | |
|--|---|------------------|------------------|--------------------------------|
| Manufacturer's E & O Limit of Liability | General Liability Occurrence Limit | | | |
| | \$100,000 & Below | \$300,000 | \$500,000 | \$1,000,000 & Above |
| \$100,000/\$100,000 | 0.115 | 0.105 | 0.095 | 0.085 |
| \$300,000/\$300,000 | - | 0.140 | 0.130 | 0.120 |
| \$500,000/\$500,000 | - | - | 0.160 | 0.150 |
| \$1,000,000/\$1,000,000 | - | - | - | 0.180 |

| HIGH HAZARD | | | | |
|--|---|------------------|------------------|--------------------------------|
| Manufacturer's E & O Limit of Liability | General Liability Occurrence Limit | | | |
| | \$100,000 & Below | \$300,000 | \$500,000 | \$1,000,000 & Above |
| \$100,000/\$100,000 | 0.150 | 0.140 | 0.130 | 0.120 |
| \$300,000/\$300,000 | - | 0.180 | 0.170 | 0.160 |
| \$500,000/\$500,000 | - | - | 0.210 | 0.200 |
| \$1,000,000/\$1,000,000 | - | - | - | 0.240 |

| Deductible | Factor |
|-------------------|---------------|
| \$1,000 | 1.00 |
| \$2,500 | 0.95 |
| \$5,000 | 0.90 |
| \$10,000 | 0.85 |

| Minimum Premium (based on hazard) | |
|--|---------|
| Low | \$500 |
| High | \$1,000 |

Eligible Class Codes

| Class Code | Class Description | Hazard Group |
|-------------------|----------------------------------|---------------------|
| 0203 | Carpentry Contractor - Shop Only | High |
| 0229 | Stone Cutting And Polishing | High |
| 0261 | Tool And Die Shop | High |

| | | |
|------|---|------|
| 0271 | Galvanizing Or Tinning | High |
| 0272 | Gemstone Cutting/Polishing (No Theft) | High |
| 0286 | Metal Works - Shop Only - Decorative Or Artistic | High |
| 0301 | Air Conditioning Equip-Mfg (Incl Duct Work/Piping) | High |
| 0302 | Bearing Mfg | High |
| 0303 | Bakery Plant Or Candy Mfg. | High |
| 0304 | Bolt, Nut, Rivet, Screw, Or Washer - Mfg | High |
| 0308 | Bottling With Electronic Eye- No Spiritous Liquors | High |
| 0309 | Bottle & Jar Mfg - Glass Not For Under Pressure | High |
| 0310 | Bottle & Jar Mfg - Plastic, Not Returnable | High |
| 0311 | Brick Mfg | High |
| 0312 | Meat Processing- Butchering | High |
| 0313 | Button Or Fasteners Mfg | High |
| 0314 | Cabinet Work Mfg. | High |
| 0315 | Cable, Wire, Rope Or Wire Goods Mfg. (Not Electrical) | High |
| 0316 | Door Or Windows - Mfg | High |
| 0317 | Canvas Goods Mfg. - Shop Only | High |
| 0318 | Electrical Amplifying Equipment - Mfg | High |
| 0319 | Clothing Mfg. | High |
| 0320 | Eye Glass Lens - Mfg - Incl Incidental Frames | High |
| 0321 | Concrete Or Plaster Products Mfg | High |
| 0322 | Creamery Or Dairy Products Mfg. | High |
| 0323 | Fruit Or Vegetable Juice Mfg - Bottling (Non-Carb) | High |
| 0326 | Electrical Or Electronic Apparatus Mfg. | High |
| 0329 | Food Products Mfg. | High |
| 0330 | Machinery Parts Mfg - Farm/Industrial Type | High |
| 0331 | Furniture Mfg. | High |
| 0332 | Hardware Mfg. - NOC | High |
| 0333 | Musical Instrument Mfg - Electrical Amplifying | High |
| 0334 | Ice Cream Mfg. | High |
| 0335 | Instrument Mfg., Professional Or Scientific - NOC | High |
| 0336 | Nail Mfg | High |
| 0338 | Machine Shop-NOC (No Aerospace Or Aircraft Parts) | Low |
| 0339 | Meat Processing-NOC | High |
| 0340 | Metal Goods Mfg.-NOC (No Aerospace Or Aircraft Parts) | High |
| 0341 | Needles, Pins, Or Tack Mfg - Not Medical Needles | High |
| 0342 | Venetian Blind Mfg | High |
| 0344 | Optical Goods Mfg. | High |
| 0345 | Pattern-Making - NOC | High |
| 0346 | Wine Mfg - Still | High |
| 0348 | Wire Goods Mfg | High |

| | | |
|------|---|------|
| 0349 | Clay, Ceramic, And Pottery Products Mfg. | High |
| 0350 | Water Bottling - Non-Carbonated | High |
| 0351 | Precision Machine Parts-NOC | High |
| 0352 | Sign Mfg. - Metal, Plastic And Wood | High |
| 0353 | Sporting Goods Mfg | High |
| 0354 | Media Mfg. - Blank | High |
| 0355 | Media Mfg. - Pre-Recorded | High |
| 0356 | Tool Mfg -NOC | High |
| 0357 | Plastic Products Mfg -NOC | High |
| 0361 | Polish Mfg. | High |
| 0371 | Bottling Without Electronic Eye- No Spiritous Liquors | High |
| 0372 | Fabricating Iron Or Steel Mfg. (Shop Only) | High |
| 0373 | Assembly Plant (No Mfg) - NOC | High |
| 0375 | Electroplating | High |
| 0378 | Metal Goods Mfg.-Stamping | High |
| 0471 | Wineries - Sparkling | High |
| 0551 | Ice Dealer - Excluding Vending Machines | High |
| 0742 | Auto Radiator Mfg Or Repair | High |
| 0782 | Automobile Rebuilding Of Motor, Starter Or Carburetor | High |
| 0821 | Milk Depot Or Milk Dealer | High |
| 0935 | Automobile Parts Mfg-NOC | High |

UL-VIERP Extended Reporting Period Coverage – Manufacturers Errors and Omissions Liability Coverage

This endorsement covers the insured for any claims made during the extended reporting period. This endorsement is used after the Manufacturers Errors and Omissions Liability Coverage is cancelled.

Premium Calculation

Multiply the last annual Manufacturers Errors and Omissions Liability Coverage (UL-VI) premium by .50 to obtain the final premium.

UL-VK Food Contamination – Business Income and Expense Coverage

This endorsement covers loss or costs incurred by the insured when the Board of Health closes the business as a result of food contamination. Coverage includes:

- Income Protection – loss of income while the business is closed.
- Extra Expense – costs to clean and sanitize the insured's machinery and equipment.
- Restoration Expenses – costs to replace the insured's foods and goods that were contaminated.
- Additional Advertising Expenses – extra costs incurred to restore the insured's reputation.
- Inoculation Expenses – reimbursement expenses for inoculation or other medical expenses for infected patrons.

Premium Calculation

| | |
|---------|------|
| (UL-VK) | Rate |
|---------|------|

| | |
|--|--------|
| Rate is Per \$1,000 of Coverage | \$3.00 |
| Maximum limit per policy is \$100,000 | |

UL-VL Veterinarians and Pet Care Enhancement Endorsement

This endorsement provides the following coverages:

- Building Ordinance or Law – Increased Cost of Construction and Demolition Cost – Total amount of insurance is \$50,000 to pay for losses under these two coverages.
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$5,000 to \$15,000
- Counterfeit Money – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$1,000 to \$11,000
- Employee Dishonesty – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$10,000 to \$25,000
- Income Protection – Off-Premises Utility Properties Failure – Increases coverage in the Ultraflex Commercial Property Coverage Part from \$25,000 to \$50,000
- Blanket Coverage – \$250,000 applies to these coverages:
 1. Accounts Receivable
 2. Business Personal Property and Personal Property of Others – Temporarily Off-Premises
 3. Debris Removal
 4. Electronic Data – Expenses for Reproduction or Replacement
 5. Electronic Data Processing Equipment – Computer Virus
 6. Fine Arts
 7. Transportation; or
 8. Valuable Papers and Records
- Merchandise - Deferred Payment – Adds \$5,000 coverage
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 - Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Income Protection and Extra Expense Coverage for Mobile Veterinarians Equipment – Adds \$10,000 for loss of income and extra expense sustained due to partial or total interruption of business for loss or damage to veterinarian's equipment off premises from a peril insured against.
- Animal Coverage – Adds \$50,000 for animals in the insured's care, custody, or control, but not more than \$5,000 per animal for loss or damage from a peril insured against.
- Animal Damage to Building(s) or Business Personal Property and Personal Property of Others – Adds \$2,500 for loss or damage to Building(s) or Business Personal Property and Personal Property of Others caused by or resulting from domestic animals in your care, custody, or control.
- Computer Fraud – Adds \$10,000 for loss to money, securities or business personal property and personal property of others resulting directly from any one occurrence caused by computer fraud.
- Contract Penalty Coverage – Adds \$5,000 coverage.
- Advertising and Reward Expenses for Recovery of Animals – Adds \$2,500 per occurrence for advertising expense and rewards to aid in the recovery of animals in your care, custody, or control.
- Outdoor Radio, Television Antennas, and Satellite Dishes – Adds \$2,500 coverage for television receiving equipment, antennas, and satellite dishes for wind and hail.
- Sewer and Drain Back-up – Adds \$5,000 coverage.
- Utility Services – Direct Damage – Adds \$25,000 coverage.

Premium Calculation

The premium is \$175 per policy.

UM Uninsured/Underinsured Motorists Coverage for Mobile Equipment

This endorsement covers injuries to the Insured caused by an uninsured or underinsured vehicle.

Premium Calculation

| (UM) Bodily Injury Limits (Per Thousand) | | | | | |
|--|-----------|-----------|-----------|-----------|-------------|
| Rates per Vehicle | \$100/300 | \$300/300 | \$250/500 | \$500/500 | \$500/1,000 |
| DC | \$24 | \$27 | \$29 | \$33 | \$36 |

RULE 22 INLAND MARINE COVERAGES

Any Commercial Inland Marine Coverage may be written in accordance with rules and forms currently filed for use under the Commercial Inland Marine Program.

When optional Commercial Inland Marine coverages are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium for Inland Marine coverages, calculate the annual premium in accordance with the Commercial Inland Marine manual.

For policies with Inland Marine – Buildings Risk Coverage, a \$75 Inland Marine minimum premium applies if the sum of the actual premiums for all of the Inland Marine Coverages is less than \$75. For policies without Inland Marine – Builders Risk Coverage, a \$50 Inland Marine minimum premium applies if the sum of the actual premiums for all of the Inland Marine Coverages is less than \$50.

Note The following coverages are increased coverages for Extensions of Coverages and are not subject to the Inland Marine minimum premium of \$50.

- UL-CJ Valuable Papers and Records - Increased Coverage
- UL-CK Accounts Receivable - Increased Coverage
- UL-NU Electronic Data Processing Coverage
- UL-NW-1 Transportation - Increased Coverage

RULE 23 CRIME COVERAGES

Any Commercial Crime coverage may be written in accordance with rules and forms currently filed for use under the Commercial Crime Program.

When optional Commercial Crime Coverages are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium, calculate the annual premium in accordance with the Commercial Crime manual, and multiply by the following discount factor:

| | |
|---------------------------------|------|
| Ultraflex Package Factor | 1.00 |
|---------------------------------|------|

RULE 24 CGL COVERAGES

Any Commercial General Liability coverage (not shown in the Ultraflex manual) may be written in accordance with rules and forms currently filed for use under the Commercial General Liability Program.

When optional Commercial General Liability coverages (not shown in the Ultraflex manual) are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium, calculate the annual premium in accordance with the Commercial General Liability manual, and multiply by the following discount factor (except classes 97501, 97502, and 99080):

| | |
|---------------------------------|-----|
| Ultraflex Package Factor | .80 |
|---------------------------------|-----|

RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE – CLAIMS-MADE COVERAGE

UL-TE Employment Practices Liability Insurance Coverage – Claims-Made Coverage

A. Description of Coverage

This claims-made insurance provides coverage for Employment Practices Liability arising out of a wrongful employment act against an employee.

Wrongful employment act means any actual or alleged:

1. Wrongful dismissal, discharge or termination, including breach of an implied contract;
2. Harassment (including sexual harassment);
3. Discrimination;
4. Retaliation;
5. Employment-related misrepresentation(s);
6. Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy;
7. Wrongful failure to employ or promote;
8. Wrongful deprivation of career opportunity, wrongful demotion or negligent employee evaluation, including the giving of negative or defamatory statements in connection with an employee reference;
9. Wrongful discipline;
10. Failure to provide or enforce adequate or consistent corporate policies and procedures relating to any wrongful employment act;
11. Negligent supervision or hiring by an Insured; and
12. Violation of an individual's civil rights.

B. Underwriting Eligibility

Tier 1 - Portfolio Coverage

Businesses are eligible if:

- Risks have 1- 50 full-time and part-time employees. For \$500,000 and \$1,000,000 limits, four underwriting questions must be answered on the Ultraflex Application. Underwriting questions are found under paragraph D. Premium Calculation.

Tier 2 - Referral Coverage

Businesses are eligible if:

- Risks have 51 - 500 full-time and part-time employees.
- Risks having 1 - 50 full-time and part-time employees requesting \$500,000 or \$1,000,000 limits, if they are not eligible for the Tier 1 - Portfolio Coverage.
- Risk having 1 – 50 full-time and part-time employees requesting \$1,000,000 limits or higher, subject to completing the Employment Practices Liability Supplemental Application UF-2436.
- For risks that are eligible under referral coverage, a completed Employment Practices Liability Supplemental Application UF-2436 must be completed and submitted.

C. Class Code Eligibility

All classes are eligible under the Ultraflex Program for both Tier 1 – Portfolio Coverage and Tier 2 – Referral Coverage except the following classes:

| Class Code | Class Description |
|-------------------|---|
| 0409 | Career and Vocational Consulting Office |
| 0411 | Employment Agency Office |
| 0412 | Governmental Office |
| 0608 | Municipalities – Up to 2,500 population |

| | |
|------|---|
| 0613 | Counties |
| 0614 | School – High or Junior College |
| 0615 | School – Kindergarten to Junior High |
| 0616 | School – Trade or Vocational |
| 0617 | School – NOC |
| 0635 | Municipalities Over 2,500 population |
| 0683 | Club – Country or Golf – With Commercial Cooking |
| 0684 | Club – Country or Golf – Without Commercial Cooking |
| 0717 | Fire Department – Serving Food or Beverages for Consumption on Premises |
| 0718 | Fire Department – Not Serving Food or Beverages for Consumption on Premises |
| 0914 | Camp – Operated in Conjunction with Schools |

In addition, the following CGL codes are ineligible:

11138, 40010, 40015, 40020, 40026, 40031, 40032, 41421, 41422, 43200, 43550, 43551, 44100, 44101, 44102, 44103, 44104, 44105, 44106, 44108, 44109, 44110, 44111, 44112, 44113, 47468, 47469, 47471, 47473, 47474, 47475, 47476, 47477, 47478, 67508, 67509, 67510, 67511, 67512, 67513

Class Code Restrictions

The following class codes have limit, deductible, and HSB approval restrictions:

Attorney and Legal Research Offices can only purchase limits up to \$250,000.

| Class Code | Class Description |
|------------|-----------------------|
| 0431 | Legal Research Office |
| 0743 | Lawyer Office |

The following CGL codes are eligible:
66122, 66123

Auto Dealers, Garages, and Service Stations with limits of \$500,000 or \$1,000,000 require a \$10,000 deductible and must be referred to HSB.

| Class Code | Class Description |
|------------|-------------------------------------|
| 0458 | Camper, Recreational Vehicle Dealer |
| 0459 | Automobile Dealer |
| 0704 | Automobile Repair and Service |
| 0723 | Service Station – NOC |
| 0789 | Automobile Body Shop |

The following CGL codes are eligible:
10315, 10072, 10073, 10075

Dentists, Doctors Offices, Medical Offices, Physical Therapists, and Veterinarians with limits of \$500,000 or \$1,000,000 require a \$25,000 deductible and must be referred to HSB.

| Class Code | Class Description |
|------------|---------------------|
| 0416 | Medical Office |
| 0418 | Veterinarian Office |

The following CGL codes are eligible:
66561, 99851

Auto Dealers, Garages, Service Stations, Medical Offices, Doctor Offices, Dentists, Veterinarians, Motels, and Restaurants are not eligible for \$2,000,000 limit and are not eligible if they have more than 250 full-time employees.

| Class Code | Class Description |
|------------|-----------------------------------|
| 0130 | Motel with swimming pool or beach |

| | |
|------|---|
| 0131 | Motel – four stories or more |
| 0132 | Motel without swimming pool or beach |
| 0416 | Medical Office |
| 0418 | Veterinarian Office |
| 0458 | Camper, Recreational Vehicle Dealer |
| 0459 | Automobile Dealer |
| 0495 | Restaurant – No Waiter/waitress service |
| 0496 | Restaurant – Waiter/waitress – no alcohol |
| 0497 | Restaurant – Waiter/waitress - alcohol |
| 0506 | Pizza Shop – Serving Food/Beverages |
| 0507 | Pizza Shop – Not Serving Food/Beverages |
| 0514 | Bakery – Commercial Cooking |
| 0557 | Cheese and Sausage Specialty Shop – Serving Food/Beverages |
| 0565 | Bar and Tavern |
| 0579 | Delicatessen – Serving Food/Beverages |
| 0583 | Restaurant – Drive-in |
| 0606 | Club – Social – NOC – Serving Food/Beverages |
| 0624 | Club – Civic, Fraternal, Luncheon, and Service – Serving Food/Beverages |
| 0683 | Club – Country or Golf – With Commercial Cooking |
| 0704 | Automobile Repair and Service |
| 0723 | Service Station – NOC |
| 0789 | Automobile Body Shop |

D. Coverage Limits

Tier 1 - Portfolio Coverage

Aggregate Limits of Liability of \$10,000, \$25,000, \$50,000, \$100,000, \$250,000, \$500,000, and \$1,000,000 (for \$500,000 and \$1,000,000 limits, four underwriting questions must be answered on the Ultraflex Application) for all losses combined including defense costs.

Tier 2 - Referral Coverage

Aggregate Limits of Liability of \$100,000 \$250,000, \$500,000, \$1,000,000, and \$2,000,000 for Insureds with 51 – 500 employees. Aggregate Limits of Liability of \$500,000 and \$1,000,000 for Insureds with 1 – 50 employees who are not eligible for the Tier 1 - Portfolio Coverage. Limits are for all losses combined including defense costs.

E. Deductible

Tier 1 - Portfolio Coverage

The \$10,000, \$25,000 and \$50,000 limits are subject to \$2,500, or \$5,000 deductible amount for each claim. The \$100,000 and \$250,000 limits are subject to a \$2,500, \$5,000, \$10,000, or \$25,000 deductible amount for each claim. The \$500,000 and \$1,000,000 limits are subject to a \$5,000 or \$10,000 deductible amount for each claim.

Tier 2 - Referral Coverage 1 – 50 Employees

The \$500,000, \$1,000,000, and \$2,000,000 limits are subject to a \$5,000, \$10,000, or \$25,000 deductible amount for each claim.

Tier 2 – Referral Coverage 51 – 250 Employees

The \$100,000 and \$250,000 limits are subject to a \$2,500, \$5,000, \$10,000, or \$25,000 deductible amount for each claim. The \$500,000, \$1,000,000, \$2,000,000 limits are subject to a \$5,000, \$10,000, or \$25,000 deductible amount for each claim.

Tier 2 – Referral Coverage 251 – 500 Employees

The \$250,000 limits are subject to a \$2,500, \$5,000, \$10,000, or \$25,000 deductible amount for each claim. The \$500,000, \$1,000,000, or \$2,000,000 limits are subject to a \$5,000, \$10,000, or \$25,000 deductible amount for each claim.

F. Premium Calculation

Tier 1 - Portfolio Coverage

For all limits except \$500,000 and \$1,000,000 multiply the total number of full-time employees (2 part-time employees are considered a full-time employee only for rating purposes) by the rate per employee premium charge.

1. Determine the number of full-time and part-time employees, liability limit, and deductible amount desired.
2. Multiply the rate per employee for the desired liability limit and deductible amount by the total number of full-time employees (2 part-time employees are considered a full-time employee only for rating purposes).
3. For the \$500,000 and \$1,000,000 liability limits, compare to the minimum premium and select the higher premium.

To be eligible for \$500,000 and \$1,000,000 limits, the insured must respond affirmatively to these four questions.

1. There have been no EPL claims, suits or complaints against the insured or any executive, officer or owner in the past 5 years.
2. The insured has not filed for bankruptcy in the past 5 years.
3. Have all job applicants been required to complete and sign an employment application.
4. The insured, executive, officer, or owner has no knowledge or information of any act, error, or omission which might give rise to an EPL claim, suit, or complaint.

| (UL-TEPA) Employment Related Practices Liability Coverage | | | | |
|--|---------------------------|---------------------------|----------------------------|----------------------------|
| Aggregate Limits | \$2,500 Deductible | \$5,000 Deductible | \$10,000 Deductible | \$25,000 Deductible |
| \$10,000 | \$27.00 | \$16.00 | N/A | N/A |
| \$25,000 | \$40.00 | \$26.00 | N/A | N/A |
| \$50,000 | \$48.00 | \$37.00 | N/A | N/A |
| \$100,000 | \$61.00 | \$50.00 | \$46.00 | \$27.00 |
| \$250,000 | \$77.00 | \$69.00 | \$59.00 | \$54.00 |
| \$500,000 | N/A | \$82.00 | \$71.00 | N/A |
| \$1,000,000 | N/A | \$104.00 | \$94.00 | N/A |
| Rates are per employee | | | | |

A minimum premium of \$500 applies for \$500,000 limits and \$1,100 applies for \$1,000,000 limits.

Tier 2 - Referral Coverage

Refer to company for any Insured with 51 - 500 employees or any Insured with 1 – 50 employees requesting \$500,000 or \$1,000,000 limits who are not eligible for Tier 1 - Portfolio Coverage.

1 – 50 Employees – Risks not eligible for Tier 1 – Portfolio Coverage

| (UL-TEPA) Employment Related Practices Liability Coverage | | | |
|--|---------------------------|----------------------------|----------------------------|
| Aggregate Limits | \$5,000 Deductible | \$10,000 Deductible | \$25,000 Deductible |
| \$500,000 | Referral | Referral | Referral |
| \$1,000,000 | Referral | Referral | Referral |
| \$2,000,000 | Referral | Referral | Referral |

51 – 250 Employees

| (UL-TEPA) Employment Related Practices Liability Coverage | | | | |
|--|---------------------------|---------------------------|----------------------------|----------------------------|
| Aggregate Limits | \$2,500 Deductible | \$5,000 Deductible | \$10,000 Deductible | \$25,000 Deductible |
| \$100,000 | Referral | Referral | Referral | Referral |
| \$250,000 | Referral | Referral | Referral | Referral |
| \$500,000 | N/A | Referral | Referral | Referral |
| \$1,000,000 | N/A | Referral | Referral | Referral |
| \$2,000,000 | N/A | Referral | Referral | Referral |

251 – 500 Employees

| (UL-TEPA) Employment Related Practices Liability Coverage | | | | |
|--|---------------------------|---------------------------|----------------------------|----------------------------|
| Aggregate Limits | \$2,500 Deductible | \$5,000 Deductible | \$10,000 Deductible | \$25,000 Deductible |
| \$250,000 | Referral | Referral | Referral | Referral |
| \$500,000 | N/A | Referral | Referral | Referral |
| \$1,000,000 | N/A | Referral | Referral | Referral |
| \$2,000,000 | N/A | Referral | Referral | Referral |

The Employment Practices Liability Insurance premium is not subject to further modification by the application of other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

G. Third Party EPL Coverage

Optional Third Party coverage for allegations of harassment and/or discrimination brought by customers, clients or vendors is available for 15% additional premium. If Third Party Coverage is desired, multiply the final basic EPL premium by 0.15 and round to the nearest dollar. The premium for this coverage is in addition to the EPL minimum premium.

UL-TF Extended Reporting Period Elected Endorsement for Employment Practices Liability Insurance Coverage

If the Named Insured cancels Employment Practices Liability Insurance, or we refuse to renew Employment Practices Liability Insurance, the Named Insured has the right, upon payment of an additional premium of 100% of the full annual premium applicable to this coverage, to buy the Extended Reporting Period Elected Endorsement which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the cancellation or nonrenewal date.

Premium Calculation

Multiply the last annual Employment Practices Liability Insurance Coverage (UL-TE) premium by 100% to obtain the final premium.

RULE 26 DATA BREACH COVERAGES**UL-UN Data Breach Response Expenses Coverage**

This is first-party coverage providing expenses associated with:

Data Breach Services – consulting services to assist in determining the severity of the breach, the required regulatory or consumer notification, the remediation services offered, drafting the breach notification letter, determining alternate forms of notice (web-based response/email notification), and the notification of to third parties.

Data Breach Expenses Coverages – expenses paid for printing, mailing, postage and delivery of notification letters sent to affected individuals, expenses incurred from monitoring services, a toll-free help-line number, and expenses associated with assisting the affecting individual through the process of correcting credit and other records.

Legal Expense Coverage (Legal and Forensic Information Technology Review) – legal costs incurred to review the personal data breach and how to respond to it.

Premium Calculation

Data Breach Response Expenses Order of Calculation

1. Determine Data Breach Risk Group assigned to each class code on a policy and select highest Risk Group to be used to rate.
2. Find the Response Expenses base rate based on the Data Breach Risk Group selected in 1.
3. Multiply by the Increased Limit factor for limits in excess of the \$10,000 base limit.
4. Multiply by the Number of Personally Identifiable Information (PII) Records factor.

Base Rates

| Risk Group | Response Expenses Base Rate |
|------------|-----------------------------|
| 1 (LOW) | \$20 |
| 2 (MEDIUM) | \$40 |
| 3 (HIGH) | \$60 |

Increased Limit Factor

The selected limit is the maximum amount paid for covered losses during the policy period regardless of the number of loss events.

| Limit | Increased Limit Factor |
|--------------|------------------------|
| \$10,000 | 1.00 |
| \$25,000 | 1.40 |
| \$50,000 | 2.00 |
| \$100,000 | 3.20 |
| \$250,000* | 5.80 |
| \$500,000* | 10.00 |
| \$1,000,000* | 16.00 |

* Requires Underwriter approval

Number of Personally Identifiable Information (PII) Records Factor

PII includes social security numbers, driver's license numbers, credit card numbers, and bank account information. Depending on class type, the number of customers, employees, patients, clients, or tenants will be used to estimate PII.

| PII Range | PII Factor |
|--------------------|------------|
| 1 -9,999 | 1.00 |
| 10,000 - 24,999 | 1.03 |
| 25,000 - 49,999 | 1.08 |
| 50,000 - 149,999 | 1.15 |
| 150,000 - 249,999 | 1.21 |
| 250,000 – 499,999* | 1.27 |
| 500,000 – 999,999* | 1.33 |
| 1,000,000 +* | 1.40 |

* Requires Underwriter approval

UL-UP Data Breach Liability Coverage

This covers the insured's legal liability for damages due to the theft or loss of Personally Identifiable Information (PII), or the insured's negligent failure to comply with their privacy policy. It provides coverage for civil awards, settlements, and judgments as a result of a data breach claim or suit that an insured is legally obligated to pay. This also covers the insured for defense and settlement costs in the event the affected individuals sue the insured.

Data Breach Liability Order of Calculation

1. Determine Data Breach Risk Group assigned to each class code on a policy and select highest Risk Group to be used to rate.
2. Find the Liability base rate based on the Data Breach Risk Group selected in 1.
3. Multiply by the Increased Limit factor for limits in excess of the \$10,000 base limit.
4. Multiply by the Number of Personally Identifiable Information (PII) Records factor.

Base Rates

| Risk Group | Liability Base Rate |
|-------------------|----------------------------|
| 1 (LOW) | \$10 |
| 2 (MEDIUM) | \$20 |
| 3 (HIGH) | \$30 |

Increased Limit Factor

The selected limit is the maximum amount paid for covered losses during the policy period regardless of the number of loss events.

| Limit | Increased Limit Factor |
|--------------|-------------------------------|
| \$10,000 | 1.00 |
| \$25,000 | 1.40 |
| \$50,000 | 2.00 |
| \$100,000 | 3.20 |
| \$250,000* | 5.80 |
| \$500,000* | 10.00 |
| \$1,000,000* | 16.00 |

* Requires Underwriter approval

Number of Personally Identifiable Information (PII) Records Factor

PII includes social security numbers, driver's license numbers, credit card numbers, and bank account information. Depending on class type, the number of customers, employees, patients, clients, or tenants will be used to estimate PII.

| PII Range | PII Factor |
|--------------------|-------------------|
| 1 -9,999 | 1.00 |
| 10,000 - 24,999 | 1.03 |
| 25,000 - 49,999 | 1.08 |
| 50,000 - 149,999 | 1.15 |
| 150,000 - 249,999 | 1.21 |
| 250,000 – 499,999* | 1.27 |
| 500,000 – 999,999* | 1.33 |
| 1,000,000 +* | 1.40 |

* Requires Underwriter approval

Data Breach Risk Groups

The risk group for Data Breach coverages is determined by comparing the data breach risk groups for all classifications on the policy and using the highest risk group.

If any class on the policy is ineligible, Data Breach Response Expenses Coverage and Data Breach Liability Coverage cannot be written on the policy.

Data Breach Risk Group 1: LOW Risk Classes

These classes encompass companies whose only personal information is relative to employees.

Data Breach Risk Group 2: MEDIUM Risk Classes

These classes encompass companies that keep financial or account number information on individual customers, but do not keep customers' social security numbers or medical records.

Data Breach Risk Group 3: HIGH Risk Classes

These classes encompass companies that maintain customers' social security numbers and/or medical records.

INELIGIBLE Classes:

Classes with an excessive amount of exposure to risk based on the amount of PII records that these types of business typically have will be ineligible to purchase Data Breach.

Data Breach Risk Groups:

| UFX Class Code | Data Breach Risk Group | UFX Class Code | Data Breach Risk Group | UFX Class Code | Data Breach Risk Group | UFX Class Code | Data Breach Risk Group | UFX Class Code | Data Breach Risk Group |
|----------------|------------------------|----------------|------------------------|----------------|------------------------|----------------|------------------------|----------------|------------------------|
| 0101 | 3 | 0303 | 1 | 0513 | 2 | 0687 | 1 | 0846 | 1 |
| 0102 | 3 | 0304 | 1 | 0514 | 1 | 0692 | 1 | 0847 | 1 |
| 0103 | 3 | 0308 | 1 | 0517 | 2 | 0700 | 1 | 0848 | 2 |
| 0104 | 3 | 0309 | 1 | 0521 | 1 | 0701 | 3 | 0849 | 1 |
| D105 | 2 | 0310 | 1 | 0522 | 2 | 0702 | 1 | 0850 | 2 |
| D107 | 2 | 0311 | 1 | 0526 | 3 | 0703 | 1 | 0851 | 1 |
| 0106 | 3 | 0312 | 1 | 0527 | 1 | 0704 | 1 | 0852 | 1 |
| 0108 | 3 | 0313 | 1 | 0529 | 3 | 0705 | 1 | 0853 | 1 |
| 0109 | 3 | 0314 | 1 | 0532 | 1 | 0706 | 1 | 0854 | 1 |
| 0110 | 3 | 0315 | 1 | 0534 | 2 | 0707 | 1 | 0855 | 1 |
| 0111 | 3 | 0316 | 1 | 0535 | 1 | 0708 | 1 | 0856 | 1 |
| 0112 | 1 | 0317 | 1 | 0536 | 2 | 0709 | 1 | 0857 | 2 |
| 0113 | 1 | 0318 | 1 | 0537 | 1 | 0710 | 1 | 0858 | 2 |
| 0114 | 2 | 0319 | 1 | 0538 | 2 | 0711 | 1 | 0859 | 1 |
| 0115 | 3 | 0320 | 1 | 0539 | 1 | 0712 | 1 | 0860 | 1 |
| 0116 | 1 | 0321 | 1 | 0541 | 1 | 0713 | 1 | 0861 | 1 |
| 0117 | 1 | 0322 | 1 | 0542 | 1 | 0715 | 1 | 0862 | 1 |
| 0130 | 2 | 0323 | 1 | 0544 | 2 | 0716 | 1 | 0864 | 2 |
| 0131 | 2 | 0324 | 3 | 0545 | 1 | 0717 | 3 | 0865 | 1 |
| 0132 | 2 | 0325 | 3 | 0546 | 2 | 0718 | 3 | 0867 | 1 |
| 0149 | 3 | 0326 | 1 | 0548 | 1 | 0720 | 1 | 0868 | 1 |
| 0150 | 3 | 0328 | 1 | 0550 | 1 | 0721 | 1 | 0869 | 1 |
| 0151 | 3 | 0329 | 1 | 0551 | 1 | 0722 | 1 | 0870 | 1 |
| 0152 | 3 | 0330 | 1 | 0552 | 3 | 0723 | 1 | 0871 | 1 |
| 0153 | 3 | 0331 | 1 | 0553 | 1 | 0724 | 1 | 0872 | 1 |

| | | | | | | | | | |
|------|---|------|------------|------|------------|------|---|------|------------|
| 0154 | 3 | 0332 | 1 | 0554 | 1 | 0725 | 1 | 0873 | 1 |
| 0155 | 3 | 0333 | 1 | 0555 | 1 | 0727 | 2 | 0874 | 1 |
| 0157 | 3 | 0334 | 1 | 0557 | 1 | 0728 | 3 | 0875 | 3 |
| 0158 | 3 | 0335 | 1 | 0558 | 1 | 0729 | 1 | 0876 | 3 |
| 0159 | 2 | 0336 | 1 | 0560 | 1 | 0730 | 1 | 0877 | 1 |
| 0160 | 3 | 0338 | 1 | 0562 | 1 | 0731 | 1 | 0878 | 1 |
| 0161 | 3 | 0339 | 1 | 0564 | 2 | 0733 | 1 | 0879 | 1 |
| 0185 | 1 | 0340 | 1 | 0565 | 2 | 0734 | 1 | 0880 | 1 |
| 0186 | 1 | 0341 | 1 | 0568 | 2 | 0735 | 3 | 0881 | 1 |
| 0187 | 1 | 0342 | 1 | 0571 | 2 | 0736 | 1 | 0882 | 2 |
| 0188 | 1 | 0343 | 2 | 0577 | 1 | 0737 | 3 | 0883 | 2 |
| 0189 | 1 | 0344 | 1 | 0578 | 1 | 0738 | 3 | 0884 | 2 |
| 0201 | 1 | 0345 | 1 | 0579 | 2 | 0739 | 2 | 0885 | 2 |
| 0202 | 1 | 0346 | 1 | 0582 | 1 | 0740 | 1 | 0886 | 1 |
| 0203 | 1 | 0347 | 1 | 0583 | 2 | 0742 | 1 | 0887 | 2 |
| 0204 | 1 | 0348 | 1 | 0587 | 3 | 0743 | 3 | 0888 | 2 |
| 0206 | 1 | 0349 | 1 | 0588 | 1 | 0744 | 1 | 0889 | 1 |
| 0207 | 1 | 0350 | 1 | 0589 | 1 | 0745 | 1 | L891 | 3 |
| 0208 | 1 | 0351 | 1 | 0590 | 1 | 0746 | 1 | L892 | 3 |
| 0210 | 1 | 0352 | 1 | 0591 | 1 | 0747 | 1 | L893 | 3 |
| 0211 | 1 | 0353 | 1 | 0592 | 1 | 0748 | 1 | L894 | 3 |
| 0212 | 1 | 0354 | 1 | 0593 | 1 | 0749 | 1 | L895 | 3 |
| 0213 | 1 | 0355 | 1 | 0594 | 1 | 0750 | 1 | L897 | 3 |
| 0216 | 1 | 0356 | 1 | 0596 | 1 | 0751 | 1 | L899 | 3 |
| 0218 | 1 | 0357 | 1 | 0598 | 1 | 0752 | 1 | 0900 | 1 |
| 0219 | 1 | 0361 | 1 | 0599 | 1 | 0753 | 2 | 0901 | 2 |
| 0220 | 1 | 0371 | 1 | 0602 | 1 | 0754 | 1 | 0902 | 1 |
| 0221 | 1 | 0372 | 1 | 0603 | 1 | 0755 | 3 | 0903 | 1 |
| 0222 | 1 | 0373 | 1 | 0604 | 1 | 0756 | 1 | 0904 | 1 |
| 0223 | 1 | 0374 | 1 | 0605 | 1 | 0757 | 1 | 0905 | 1 |
| 0224 | 1 | 0375 | 1 | 0606 | 2 | 0758 | 1 | 0906 | 1 |
| 0225 | 1 | 0376 | 1 | 0607 | 2 | 0759 | 1 | 0908 | 2 |
| 0226 | 1 | 0377 | 1 | 0608 | Ineligible | 0760 | 1 | 0909 | 1 |
| 0227 | 1 | 0378 | 1 | 0613 | Ineligible | 0761 | 2 | 0910 | 1 |
| 0228 | 1 | 0400 | 3 | 0614 | Ineligible | 0762 | 1 | 0912 | 1 |
| 0229 | 1 | 0401 | 2 | 0615 | Ineligible | 0763 | 3 | 0913 | Ineligible |
| 0230 | 1 | 0402 | 2 | 0616 | Ineligible | 0764 | 3 | 0914 | 3 |
| 0231 | 1 | 0403 | 2 | 0617 | Ineligible | 0765 | 2 | 0915 | 1 |
| 0232 | 1 | 0404 | 1 | 0618 | 1 | 0766 | 1 | 0916 | 1 |
| 0234 | 1 | 0406 | 1 | 0620 | 1 | 0767 | 1 | 0918 | 1 |
| 0235 | 1 | 0409 | 2 | 0621 | 3 | 0770 | 1 | D919 | 2 |
| 0236 | 2 | 0410 | Ineligible | 0622 | 2 | 0771 | 1 | D920 | 2 |
| 0237 | 1 | 0411 | 3 | 0623 | 1 | 0772 | 3 | 0921 | 1 |
| 0238 | 2 | 0412 | Ineligible | 0624 | 2 | 0780 | 1 | 0922 | 1 |
| 0239 | 1 | 0413 | 3 | 0625 | 1 | 0781 | 3 | 0924 | 2 |

| | | | | | | | | | |
|------|---|------|---|------|------------|------|---|------|------------|
| 0241 | 1 | 0414 | 2 | 0626 | 3 | 0782 | 1 | 0929 | 1 |
| 0242 | 2 | 0416 | 3 | 0627 | Ineligible | 0784 | 1 | 0930 | 1 |
| 0243 | 2 | 0418 | 2 | 0628 | 3 | 0785 | 1 | 0932 | 1 |
| 0244 | 1 | 0419 | 2 | 0629 | Ineligible | 0786 | 3 | 0933 | 1 |
| 0245 | 1 | 0420 | 3 | 0632 | 1 | 0787 | 3 | 0934 | 2 |
| 0246 | 1 | 0421 | 2 | 0633 | 1 | 0789 | 1 | 0935 | 1 |
| 0247 | 1 | 0422 | 1 | 0634 | 1 | 0798 | 1 | 0936 | 1 |
| 0248 | 1 | 0423 | 2 | 0635 | Ineligible | 0799 | 1 | 0937 | 1 |
| 0249 | 1 | 0424 | 1 | 0636 | 1 | 0800 | 1 | 0938 | 1 |
| 0250 | 1 | 0425 | 3 | 0637 | 2 | 0801 | 1 | 0939 | 1 |
| 0251 | 1 | 0426 | 3 | 0638 | 1 | 0802 | 2 | 0940 | 1 |
| 0252 | 1 | 0427 | 2 | 0640 | 2 | 0803 | 1 | 0941 | 1 |
| 0253 | 1 | 0428 | 1 | 0641 | 1 | 0804 | 2 | 0943 | 1 |
| 0254 | 1 | 0429 | 3 | 0642 | 1 | 0805 | 2 | 0946 | 1 |
| 0255 | 1 | 0430 | 2 | 0643 | 1 | 0806 | 2 | 0947 | 1 |
| 0256 | 1 | 0431 | 3 | 0644 | 2 | 0807 | 1 | 0949 | 1 |
| 0257 | 1 | 0449 | 2 | 0645 | 2 | 0808 | 2 | 0950 | 1 |
| 0258 | 1 | 0450 | 1 | 0646 | 2 | 0809 | 2 | 0951 | 1 |
| 0259 | 1 | 0452 | 1 | 0647 | 2 | 0810 | 1 | 0952 | 1 |
| 0260 | 2 | 0458 | 3 | 0648 | 2 | 0811 | 1 | 0953 | 1 |
| 0261 | 1 | 0459 | 3 | 0649 | 2 | 0812 | 1 | 0954 | 1 |
| 0262 | 1 | 0460 | 3 | 0651 | 1 | 0813 | 1 | 0957 | Ineligible |
| 0263 | 3 | 0461 | 1 | 0652 | 1 | 0814 | 1 | 0958 | 1 |
| 0264 | 1 | 0462 | 2 | 0653 | 1 | 0815 | 1 | 0959 | 1 |
| 0265 | 1 | 0463 | 3 | 0654 | 1 | 0816 | 1 | 0960 | 1 |
| 0266 | 1 | 0464 | 3 | 0655 | 1 | 0817 | 1 | 0961 | 1 |
| 0267 | 1 | 0465 | 1 | 0656 | 1 | 0818 | 1 | 0962 | 1 |
| 0268 | 2 | 0466 | 2 | 0657 | 1 | 0819 | 1 | 0963 | 1 |
| 0269 | 1 | 0467 | 3 | 0659 | 1 | 0820 | 1 | 0964 | 1 |
| 0270 | 1 | 0468 | 3 | 0660 | 1 | 0821 | 1 | 0965 | 1 |
| 0271 | 1 | 0469 | 2 | 0661 | 1 | 0822 | 1 | 0966 | 1 |
| 0272 | 1 | 0470 | 3 | 0662 | 2 | 0823 | 1 | 0968 | 1 |
| 0273 | 1 | 0471 | 1 | 0663 | 1 | 0824 | 1 | 0970 | 1 |
| 0274 | 1 | 0472 | 3 | 0664 | 1 | 0825 | 1 | 0971 | 1 |
| 0275 | 1 | 0489 | 1 | 0665 | 2 | 0827 | 1 | 0976 | 1 |
| 0276 | 1 | 0490 | 1 | 0666 | 1 | 0828 | 1 | 0978 | 1 |
| 0277 | 1 | 0491 | 1 | 0667 | 1 | 0829 | 1 | 0981 | 1 |
| 0278 | 1 | 0492 | 1 | 0668 | 1 | 0831 | 1 | 0982 | 1 |
| 0279 | 1 | 0493 | 1 | 0669 | 2 | 0832 | 1 | 0983 | 1 |
| 0280 | 1 | 0494 | 2 | 0670 | 1 | 0833 | 1 | 0984 | 1 |
| 0281 | 1 | 0495 | 2 | 0671 | 1 | 0834 | 1 | 0988 | 1 |
| 0282 | 1 | 0496 | 2 | 0672 | 2 | 0835 | 1 | 0989 | 1 |
| 0283 | 1 | 0497 | 2 | 0673 | 3 | 0836 | 1 | 0990 | 2 |
| 0284 | 1 | 0499 | 2 | 0674 | 1 | 0838 | 1 | 0992 | 1 |
| 0285 | 1 | 0500 | 1 | 0675 | 1 | 0839 | 1 | 0993 | 1 |

| | | | | | | | | | |
|------|---|------|---|------|---|------|---|------|---|
| 0286 | 1 | 0503 | 1 | 0676 | 1 | 0841 | 1 | 0994 | 1 |
| 0287 | 1 | 0506 | 2 | 0677 | 2 | 0842 | 1 | 0995 | 1 |
| 0288 | 1 | 0507 | 2 | 0682 | 1 | 0843 | 1 | 0997 | 1 |
| 0301 | 1 | 0509 | 3 | 0683 | 2 | 0844 | 1 | 0998 | 1 |
| 0302 | 1 | 0511 | 2 | 0684 | 2 | 0845 | 1 | | |

UL-UQ Identity Recovery Coverage – Owners

This covers the owner of the business as a result of an identity theft. The owner is assigned a case manager who provides a wide range of identity recovery services on behalf of the owner. This is designed to reduce the personal time necessary to restore one's identity. Services include letter writing, phone calls, credit reports requests, follow-up and record-keeping.

This coverage also includes expenses arising from the identity theft. These expenses include lost wages, child and elder care costs, mental health counseling, and miscellaneous unnamed costs. This endorsement provides up to \$25,000 for all expenses covered under Expense Reimbursement Coverage because of all "identity thefts" occurring during the policy period to any one "identity recovery insured".

Premium Calculation

The premium is \$20.

UL-UR Identity Recovery Coverage – Owners and Employees

This covers the owner and employees of the business as a result of an identity theft. The owner is assigned a case manager who provides a wide range of identity recovery services on behalf of the owner. This is designed to reduce the personal time necessary to restore one's identity. Services include letter writing, phone calls, credit reports requests, follow-up and record-keeping.

This coverage also includes expenses arising from the identity theft. These expenses include lost wages, child and elder care costs, mental health counseling, and miscellaneous unnamed costs. This endorsement provides up to \$25,000 for all expenses covered under Expense Reimbursement Coverage because of all "identity thefts" occurring during the policy period to any one "identity recovery insured".

Premium Calculation

The premium is \$40.

RULE 27 COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

The following replaces RULE 2. E.:

Experience rating is applied to the liability portion of the premium if the insured qualifies. To qualify, the insured needs approximately \$3,000 of annual basic limit liability premium. The experience rating credit/debit is mandatory for all insureds that qualify. The calculation is completed at the home office and the insured receives a notice of the credit/debit applied to the liability premium with their renewal. The experience period must end at least six months prior to the rating date. The insured must have an expected loss amount over \$6,049 for the three year period. Any debit or credit from the experience rating plan is to be added to the debit or credit from the schedule rating plan. Changes in debits and credits from the previous year are limited to 40%.

NOTE: The Underwriting file must contain documentation at policy inception and at each policy renewal, including an evaluation of each of the risk characteristics used, to justify any modifications that are applied under the provisions of this rule.

Consult the Commercial Underwriting Department if you have further questions.

RULE 28 TERRORISM OPTIONS – FEDERAL BACKSTOP

1. Introduction

The “Terrorism Risk Insurance Act” (“TRIA”) establishes a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer’s retention, which is based on a specified percentage of the insurer’s earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers’ liability for losses. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury. All insurers providing commercial property insurance and general liability insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils.

For all new and renewal business, an insurer must make available to insureds coverage for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered, the federal share of compensation for such losses under the program and the existence of the \$100 billion cap, at the time of offer, purchase and renewal of the policy.

2. Important General Information

The following paragraphs in this section, instruct on the usage of Terrorism Endorsement Options that may be attached to policies that become effective while the Terrorism Risk Insurance Program is in effect.

The federal program does not include Canada, and therefore endorsements relating to certified acts of terrorism are not relevant to acts of terrorism occurring in Canada. The federal program in general encompasses losses that occur within the United States, with State defined in the Act to include U. S. territories and possessions and the commonwealth of Puerto Rico. For commercial property insurance provided under the commercial property coverage part, the coverage territory is the United States, its territories and possessions, Puerto Rico and Canada. The foregoing is for information only; this Terrorism Supplement does not address policy writing outside the aforementioned coverage territory.

3. Disclosure of Premium

IL 9 85G Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement

Disclosure of premium attributable to coverage for certified acts of terrorism, and disclosure of federal participation in payment of potential terrorism losses and existence of the \$100 billion cap, is a condition for reimbursement under the federal program. Use Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement IL 9 85 G, which responds to the Treasury Guidance on line item disclosure, where Terrorism Premium (Certified Acts) is \$4. This is not an increase to the policy premium. The \$4 charge is the portion of the policy premium that is attributable to the terrorism exposure and is included in the policy premium otherwise developed using the rates, rating rules, and rating plans for the Ultraflex Package Program.

GU-126 Disclosure – Terrorism Risk Insurance Coverage – Offer Accepted

Disclosure of premium attributable to coverage for certified acts of terrorism, and disclosure of federal participation in payment of potential terrorism losses and existence of the \$100 billion cap, is a condition for reimbursement under the federal program. Use Disclosure – Terrorism Risk Insurance Coverage Endorsement GU-126, which responds to the Treasury Guidance on line item disclosure, where premium charge will be shown on the declarations for policies referred to company for rates.

GU-127 Disclosure – Terrorism Risk Insurance Act – Offer Rejected

When coverage for certified acts of terrorism is rejected, use GU-127 to indicate coverage for premium charge and rejection on declarations and to disclosure exception for fire losses in Illinois, New York, North Carolina, and Wisconsin.

4. Property Insurance**IL 09 52 Cap on Losses From Certified Acts of Terrorism**

When coverage for certified acts of terrorism is provided, use Cap On Losses From Certified Acts of Terrorism Endorsement IL 09 52. Coverage for certified acts of terrorism is subject to the statutory cap on liability for losses and subject to the nuclear hazard exclusion and all other underlying policy exclusions. Coverage for acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program) is not subject to the statutory cap.

IL 09 53 Exclusion of Certified Acts of Terrorism

When coverage for certified acts of terrorism is not provided, use Exclusion of Certified Acts of Terrorism IL 09 53. The exclusion does not extend to acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program).

Premium Calculation

Individual Risk Situations – Refer to company for rates.

Individual risk situations apply to classes of business/risks where we want to make an additional premium charge. The individual risk situations apply only to the following:

- Any building having more than 7 stories and property value greater than or equal to \$5,000,000.
- Any structure with \$25,000,000 or greater in property value.
- Policies written with \$25,000,000 or greater in property value.
- Structures with greater than or equal to \$5,000,000 in property containing a political office or shopping center.
- Municipalities.
- Structures located in codes 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, and 20009 in the District of Columbia with property value greater than or equal to \$5,000,000.

5. Liability Insurance**CG 21 70 Cap on Losses From Certified Acts of Terrorism**

To provide coverage for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions), but provide that the insurer will not pay any amount for injury or damage for any certified act of terrorism after the amounts of all such events in a statutory period exceed the cap provided by the Act, use Cap On Losses From Certified Acts of Terrorism Endorsement CG 21 70.

CG 21 73 Exclusion of Certified Acts of Terrorism

To exclude coverage for certified acts of terrorism but provide coverage for other acts of terrorism (subject to underlying policy provisions), use Exclusion Of Certified Acts of Terrorism Endorsement CG 21 73.

Premium Calculation

Refer to company for rates.

RULE 29 ADDITIONAL RULES**Fair Access To Insurance Requirements (FAIR Plan)**

The FAIR Plan is designed to provide basic property insurance coverage for qualified real and tangible personal property located in "urban areas" which is owned by persons who have been unable to secure such insurance in the normal insurance market.

The FAIR Plan in each of the States varies somewhat, but all provide coverage for fire, extended coverage, and vandalism and malicious mischief. The physical condition of the property is the sole governing factor in determining insurability. Generally farms, manufacturing risks, motor vehicles and buildings vacant for longer than 30 days are not considered eligible property.

All insurance companies in every state are automatically members of the state's FAIR Plan. All ERIE Agents should be prepared to write insurance through the FAIR Plan. For information, applications, etc. contact the following state plan:

District of Columbia Property Insurance Facility
601 Pennsylvania Ave. N.W., Suite 900, South Building
Washington, DC 20004
(202) 393-4640

ULTRAFLEX CLASSES OF BUSINESS THAT CANNOT BE BOUND BY AGENTS

Accounts Previously Cancelled
Air Conditioning Equipment Manufacturing
Alarm Systems Dealers & Installers
Amusement Device (Carnivals & Fairs)
Analytical Chemist N.P.D.
Antique Shop
Archery Range
Art Gallery & Store
Assembly Plant (No Manufacturing) NOC
Auctioneer - NOC
Auto Body or Trailer Body Manufacturing
Auto Body or Truck Manufacturing
Automobile Body Shop
Automobile Dismantlers
Automobile Parts Manufacturing - NOC
Bakery - Commercial Cooking on the Premises
Bank - Office
Bar & Tavern
Bazaars - Operated By Insured
Bearing Manufacturing
Blasting Operations
Boat - Canoe
Boat - Not For Rent - Motor or Sail
Boat - Not For Rent - NOC
Boat - Rowboat
Boat or Ship Building
Boat Storage & Moorage
Boat Yard - Marina - Public
Bolt, Nut, Rivet, Screw, or Washer - Manufacturing
Boroughs, Townships & Municipalities
Bottle & Jar Manufacturing
Bottling With Electronic Eye - All Kinds Except Spirituous Liquors
Bottling Without Electronic Eye - All Kinds Except Spirituous Liquors
Brick Manufacturing
Building Equipment - Installation, Service and Repair
Building Maintenance - Interior
Building Materials Dealer - Not Lumber Yard
Button or Fasteners Manufacturing
Cabinet Work Manufacturing
Cable, Wire, Rope or Wire Goods Manufacturing
Camp - Operated in Conjunction with Schools
Canvas Goods Manufacturing - Shop Only
Carnival Booth (Operator's Risk)
Carnival (Sponsor's Risk)
Cigar and Cigarette Store
Clay or Shale Digging
Clothing Manufacturing
Club - Civic, Fraternal, Luncheon and Service - Serving Food or Beverages For Consumption on the Premises
Club - Country & Golf - With Commercial Cooking
Club - Social - NOC
Coal, Fuel Oil or Wood Dealer
Cold Storage Lockers

Commercial Fish Hatchery - Wholesale
Communication Equipment - Installation Industrial or Commercial (including sales and storage)
Concrete or Plaster Products Manufacturing
Concrete - Mix in Transit
Construction Equipment Dealer
Contractor - NOC
Contractor - Subcontractors Used Only
Convenience Store
Cookies - Wholesale
Counties
Crematories
Dairy Products Manufacturing
Dances
Day Care Center
Demonstration - Boat or Snowmobile
Dinners
Dirt, Mulch or Sludge Hauling - Including Spreading
Display Booth - Seasonal
Dog Show (Sponsor's Risk)
Door or Window Manufacturing
Drilling - Water Only
Druggist Supply House - Wholesale
Drywall or Wallboard Installation
Dwelling - 1 Family, 2 Family, 3 Family, and 4 Family
Electrical Amplifying Equipment Manufacturing
Electrical or Electronic Apparatus Manufacturing
Electronic Component Manufacturing
Electroplating
Equipment & Tool Rental
Excavation Contractors
Exhibition - Inside
Exhibition - Outside
Exterminator
Fabricating Iron or Steel Manufacturing (Shop only)
Fair - Outside
Farm Machinery Dealer
Farm Machinery Erection or Repair
Farms
Fertilizer Application/Lawn Spraying
Fire Extinguisher - Service, Refilling or Testing Including Sales
Fire Department - Serving Food or Beverages For Consumption on the Premises
Fishing Pond - Commercial
Food Products Manufacturing
Frozen Food Distributors
Fruit or Vegetable Juice Manufacturing - Bottling
Furniture Manufacturing
Furniture Stripping or Refinishing
Furs Store - Retail or Wholesale
Galvanizing or Tinning
Garbage or Refuse Collection
Gasoline or Oil Dealer (X)
Government Subdivisions
Grain & Feed Dealer
Greenhouse Erection
Grocery Store that are opened past midnight
Grocery Wholesaler

Guns and Ammo
Hardware Manufacturing - NOC
Health Institutions/Reducing Salons
Home Improvement Stores (not building material dealers)
Homes For The Aged
Horse Shows (Sponsor's Risk Only)
House Parties
Ice Cream Manufacturing
Ice Cream Store - Serving Food or Beverages For Consumption on the Premises
Instrument Manufacturing, Professional or Scientific - NOC
Insulation Contractor - Residential
Iron or Steel Erection - NOC
Janitorial Service Contractors
Jet Skis
Jewelry Store
Lessor's Risk - Industrial Manufacturing & Processing
Lessor's Risk - Land - Occupied by Persons Other than the Insured for Commercial Purposes
Liquid Petroleum Gas Sales - Domestic Use
Logging & Lumbering Operations
Lottery Sales
Machine Shop - NOC
Machinery Dealer - No Farm Machinery
Machinery and Equipment - Installation, Service and Repair
Machinery Parts Manufacturing
Manufacturing Representative - Industrial Equipment/Supplies
Mausoleums
Meat Processing - Butchering - NOC
Media Storage Center
Medical Supplies Dealer
Metal Goods Manufacturing - Stamping- NOC
Microfilming
Miscellaneous - NOC
Mobile Homes (1 Family Dwelling)
Moving & Storage
Musical Instrument Manufacturing
Nail Manufacturing
Needles, Pins, or Tack Manufacturing - Not Medical Needles
Newspaper Publishing - Including Paperboys
Nursing Homes
Paint & Varnish Manufacturing
Paper Products Distributors
Parks or Playgrounds - Including Equipment
Pattern-Making - NOC
Photo Finishing Laboratory Including Microfilming
Pizza Shop - Serving Food or Beverages For Consumption on the Premises
Plastic Product Manufacturing - NOC
Polish Manufacturing
Precision Machine Parts - NOC
Pressure Cleaning of Exterior Buildings Surface
Produce Dealer - Wholesale or Distributor
Radio or TV Broadcasting
Real Estate Development Property
Real Estate Property - Managed
Rental Equipment & Machinery - Long Term
Rental Equipment & Machinery - Short Term
Restaurant - Drive-In (No Inside Seating)

Restaurant - NOC
Roofing Contractors
Saddle Animals - Private
Sales, Service and Consulting Organization
Sales of Solar Heating/Energy Equipment
Sand or Gravel Digging
Scanning, Imaging, and Microfilming
School - High or Junior College
School - Kindergarten to Junior High
School - NOC
School - Trade or Vocational
Seasonal Contractors
Sewage Disposal Plant
Skeet Shooting or Trap Shooting Range - Not Commercial
Social Gatherings - Other than Dances or Dinner
Solar Contractors
Solar Heating/Energy Equipment
Sporting Goods Distributor (no guns or ammo, no gun powder on premises or in delivery vehicles)
Sporting Goods Manufacturing
Sporting Goods - No Sale of Guns and Ammunition
Sporting Goods - Retail
Stadium - NOC
Stadium, Grandstand or Bleacher - Outdoor
Store - Retail - Food or Beverages - Seasonal
Store - Wholesale - No Food - Industrial
Street or Road Paving or Repaving
Supermarket - Exceeding 5,000 Sq. Ft. Area
Swimming Club
Swimming Pools or Bathing Beaches
Swimming Pools (Commercial)
Swimming Pools - Below Ground - Installation, Servicing or Repair
Tanning Salons
Teachers Liability - Corporal Punishment
Theater - Movie Modern
Tobacco Shop - Retail or Wholesale
Toning Beds/Salons (no tanning beds)
Tool and Die Shop
Tool Manufacturing - NOC
Townhouse Association - Association Risk Only
Tree Pruning & Surgeons
Vacant Building
Venetian Blind Manufacturing
Video Games
Warehouse - Cold Storage - (not lockers)
Water Bottling - non-carbonated
Water Company
Welding or Cutting Contractor
Window Cleaning - Store or Home
Wine Manufacturing - Still
Wineries - Sparkling
Wire Goods Manufacturing
Yogurt Store - Serving Food or Beverages for Consumption on the Premises

| | | | |
|----------------------|---|-----------------|-------------------------|
| State: | District of Columbia | Filing Company: | Erie Insurance Exchange |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package | | |
| Product Name: | ULF 4-1-17 Rate/Rule Revision | | |
| Project Name/Number: | ULF 4-1-17 Rate/Rule Revision/DCU1-3738 Rates and Rules | | |

Supporting Document Schedules

| | |
|------------------|--------------------------|
| Bypassed - Item: | Consulting Authorization |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------|-------------------------------|
| Satisfied - Item: | Actuarial Certification (P&C) |
| Comments: | |
| Attachment(s): | DC UFX Filing 4-1-17.pdf |
| Item Status: | |
| Status Date: | |

| | |
|------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

DISTRICT OF COLUMBIA ULTRAFLEX RATE FILING EXPLANATORY MEMORANDUM OF EXHIBITS SUBMITTED

We are filing for a 1.2% increase (\$71,000) to our Ultraflex package program, effective April 1, 2017. The indicated rate level change for this program is 1.3%.

This filing includes:

- Basic Liability: Class base rate changes
- Basic Liability: Revised liability territorial definitions
- Basic Property: Class, dwelling, and special rated risks base rate changes
- Basic Property: Specific rated loss cost multiplier changes
- Other miscellaneous clarifications and revisions

Exhibit 1: Indicated Rate Level Change

The indications are based on five accident years of statewide experience. The experience consists of fully developed trended losses and premiums brought to current rate levels. Exhibit 1 shows the calculation of the indicated rate level change.

Basic liability and basic property make up the bulk of the Ultraflex premium. The other coverages (Miscellaneous Liability, Miscellaneous Property, Crime, and Glass) each make up a relatively small portion of the total premium.

NOTE: Exhibits of premium and loss adjustments, expense development, and reserve for surplus provisions have not been included with this filing. These items will be kept on file and can be provided upon request. Please contact Laura Gerow at (800) 458-0811, ext 7566 for additional documentation.

Column Descriptions for Indicated Rate Level Change (Exhibit 1):

- 1) **Written Premium at Current:** Written premium adjusted for all rate changes.
- 2) **Total Projected Earned Premium at Current Level:** Trended earned premium at current rate levels.
- 3) **Total Projected Statewide Ultimate Loss & LAE:** Ultimate losses and loss adjustment expenses.
- 4) **Loss Ratio:** Ultimate Loss (3) / Earned Premium at Current (2).
- 5) **Accident Year Weighting:** We weight each accident year's loss ratio according to its percentage of the total five year Projected Earned Premium (2).
- 6) **Actual Loss Ratio:** The sum of each year's [Loss Ratio (4) x Accident Year weighting (5)].
- 7) **Fixed Expenses:** Fixed Expenses are expenses that are not directly related to premiums. We consider 75% of Other Acquisition and General Expense costs to be fixed expense.

**DISTRICT OF COLUMBIA ULTRAFLEX RATE FILING
EXPLANATORY MEMORANDUM OF EXHIBITS SUBMITTED (continued)**

- 8) **Variable Expenses & Reserve For Surplus:** Total Expense and Reserve for Surplus less Fixed Expenses. Variable expenses include Commissions, Taxes, Licenses and Fees and the remaining 25% of Other Acquisition and General Expense costs. Variable expenses also include a reserve for surplus that provides for an appropriate total after tax return. The development of the reserve for surplus provision considers investment income.
- 9) **ERIE Indicated Change:** The indicated change based entirely on The ERIE's experience.
- 10) **Credibility:** The weight we are assigning to our experience is based on the square root of (exposures / 80,000).
- 11) **Complement Loss Ratio:** In instances where our loss experience is not 100% credible, another source is needed to complement our loss experience. We have chosen to credibility weight our loss ratio with the trended permissible loss ratio. $[1.00 - \text{Fixed Expenses (7)} - \text{Variable Expenses \& Reserve For Surplus (8)}] \times [\text{Loss Trend Factor to Future/ Future Premium Trend Factor}]$.
- 12) **Credibility Weighted Indicated Change:** $\text{ERIE Indicated Change (9)} \times \text{Credibility (10)} + \{[\text{Complement Loss Ratio (11)} + \text{Fixed Expenses (7)}] / (1 - \text{Variable Expenses (8)}) - 1\} \times [1 - \text{Credibility (10)}]$.

Exhibit 2: Rate Change Effects

The effects of the changes to the components of the Ultraflex program are shown below:

| Coverage | Year Ending 5/31/2016 Written Premium At Current | Indicated Change | Proposed Change |
|---------------------------|--|---------------------|--------------------|
| Basic Liability | \$3,367,000 | -4.8% | -1.5% |
| Basic Property | \$1,524,000 | 17.9% | 8.0% |
| Total Package UFX* | \$5,709,000 | 1.3% | 1.2% |

* Includes miscellaneous coverages

DISTRICT OF COLUMBIA ULTRAFLEX RATE FILING
EXPLANATORY MEMORANDUM OF EXHIBITS SUBMITTED (continued)

BASIC LIABILITY RATE CHANGES

Basic liability rates have been revised resulting in a change of -1.5%. Revised Ultraflex Basic Liability rating components include:

- Base Rates
- Territorial Definitions
- Territorial Multipliers

Exhibit 3: Base Rates and Territorial Definitions

We are proposing to reduce the number of territories in the District of Columbia from five to one. All ZIP codes will be moving to the base Territory D. Liability base rates will now vary only by class code instead of by class code and territory.

The base rate changes were selected to offset the territory changes and move toward the indicated rate change by class group. Executive Supervisor Contractors were targeted for an overall rate decrease based on underwriting appetite and good experience. The base rates for the remaining class groups were selected to achieve the overall change.

The exhibit shows the rate effects for every class for every old/new territory combination.

BASIC PROPERTY RATE CHANGES

Basic Property rates have been revised, resulting in a change of 8.0%. Revised Ultraflex Basic Property rating components include:

- Class Property (Group I) Base Rates (Exhibit 4)
- Class Property (Group II) and Special Property Base Rates (Exhibit 5)
- Specific Rated Property Loss Cost Multipliers (Exhibit 6)
- Dwelling Property (Group I) Base Rates (Exhibit 7)

Exhibit 4: Class Property (Group I) Base Rates

Basic property rates have been revised, resulting in an average change of 5.3% for class rated buildings and contents coverages. The exhibit shows the base rate changes by class for the base frame construction type.

**DISTRICT OF COLUMBIA ULTRAFLEX RATE FILING
EXPLANATORY MEMORANDUM OF EXHIBITS SUBMITTED (continued)**

Exhibit 5: Class Property (Group II) and Special Property Base Rates

We revised our building and contents base rates based on our indicated need. The changes are based on our average building and contents rate changes for Group I Class.

Exhibit 6: Specific Rated Property Loss Cost Multipliers

The specific (spec) loss cost multiplier changes in this filing are in response to indicated increases. The spec loss cost multiplier changes vary by group and will increase an average of 10.0% for buildings and contents. Changes by class are shown on this exhibit.

Exhibit 7: Dwelling Property (Group I) Base Rates

Dwelling Group I (DGI) building and contents base rates increased 5.3%. Present and Proposed rates are shown on this exhibit.

OTHER MISCELLANEOUS CHANGES

Revised Employee Dishonesty Codes

The Employee Dishonesty codes in the Class Description chart in the Rate Pages were edited so that classes with the same Liability code have the same Employee Dishonesty code. These revisions have no rate impact.

Incidental Occupancy Rule

We are modifying the rules for Dwellings with incidental occupancies to always rate the structure with the property CSP class code of the incidental occupancy. The effects due to this change are minimal due to the small number of exposures that are currently subject to this rule.

**DISTRICT OF COLUMBIA
ULTRAFLEX
INDICATED RATE LEVEL CHANGE**

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|-------------------------|----------------------------|---------------------------------|--|---|---------------|-------------------------------|-------------------------|-------------------|---|----------------------------------|---|--|
| COVERAGE | ACCIDENT YEAR ENDING | WRITTEN PREMIUM @ CURRENT | TOTAL PROJECTED EARNED PREMIUM AT CURRENT LEVEL | TOTAL PROJECTED STATEWIDE ULTIMATE LOSS & LAE | LOSS RATIO | ACCIDENT YEAR WEIGHTING | ACTUAL LOSS RATIO | FIXED EXPENSES | VARIABLE EXPENSES & RESERVE FOR SURPLUS | 100% ERIE INDICATED CHANGE | COMPLEMENT CREDIBILITY LOSS RATIO | CREDIBILITY WEIGHTED INDICATED CHANGE |
| LIABILITY | 5/31/12 | \$2,026,411 | \$2,084,424 | \$1,722,664 | 82.6% | 0.142 | | | | | | |
| | 5/31/13 | \$2,453,321 | \$2,500,676 | \$662,738 | 26.5% | 0.170 | | | | | | |
| | 5/31/14 | \$3,559,282 | \$3,528,982 | \$2,598,027 | 73.6% | 0.240 | | | | | | |
| | 5/31/15 | \$3,127,729 | \$3,179,101 | \$1,523,230 | 47.9% | 0.216 | | | | | | |
| | 5/31/16 | \$3,367,162 | \$3,423,464 | \$1,251,896 | 36.6% | 0.233 | | | | | | |
| | | \$14,533,905 | \$14,716,647 | \$7,758,555 | | 1.000 | 52.7% | 9.0% | 23.7% | -19.1% | 33.8% | 69.2% |
| PROPERTY | 5/31/12 | \$1,410,861 | \$1,377,478 | \$1,116,355 | 81.0% | 0.191 | | | | | | |
| | 5/31/13 | \$1,451,752 | \$1,441,392 | \$682,540 | 47.4% | 0.200 | | | | | | |
| | 5/31/14 | \$1,479,562 | \$1,473,543 | \$2,065,829 | 140.2% | 0.205 | | | | | | |
| | 5/31/15 | \$1,438,315 | \$1,438,527 | \$1,235,189 | 85.9% | 0.200 | | | | | | |
| | 5/31/16 | \$1,524,275 | \$1,467,704 | \$1,360,515 | 92.7% | 0.204 | | | | | | |
| | | \$7,304,765 | \$7,198,644 | \$6,460,428 | | 1.000 | 89.8% | 9.0% | 37.3% | 57.6% | 27.7% | 55.4% |
| MISCELLANEOUS LIABILITY | 5/31/12 | \$360,954 | \$372,019 | \$27,647 | 7.4% | 0.172 | | | | | | |
| | 5/31/13 | \$411,687 | \$392,870 | \$76,707 | 19.5% | 0.181 | | | | | | |
| | 5/31/14 | \$457,775 | \$448,250 | \$20,182 | 4.5% | 0.207 | | | | | | |
| | 5/31/15 | \$484,657 | \$510,683 | \$8,429 | 1.7% | 0.236 | | | | | | |
| | 5/31/16 | \$402,136 | \$441,332 | \$82,818 | 18.8% | 0.204 | | | | | | |
| | | \$2,117,209 | \$2,165,154 | \$215,783 | | 1.000 | 10.0% | 9.0% | 23.7% | -75.1% | 25.2% | 69.2% |
| MISCELLANEOUS PROPERTY | 5/31/12 | \$284,349 | \$248,294 | \$243,114 | 97.9% | 0.183 | | | | | | |
| | 5/31/13 | \$265,950 | \$272,102 | \$87,537 | 32.2% | 0.200 | | | | | | |
| | 5/31/14 | \$282,207 | \$272,945 | \$166,753 | 61.1% | 0.201 | | | | | | |
| | 5/31/15 | \$275,449 | \$279,937 | \$453,295 | 161.9% | 0.206 | | | | | | |
| | 5/31/16 | \$289,764 | \$284,785 | \$190,547 | 66.9% | 0.210 | | | | | | |
| | | \$1,397,719 | \$1,358,063 | \$1,141,246 | | 1.000 | 84.0% | 9.0% | 37.3% | 48.3% | 32.5% | 55.4% |
| CRIME | 5/31/12 | \$127,012 | \$128,696 | \$6,523 | 5.1% | 0.198 | | | | | | |
| | 5/31/13 | \$117,881 | \$128,012 | \$7,546 | 5.9% | 0.197 | | | | | | |
| | 5/31/14 | \$128,903 | \$132,662 | \$15,652 | 11.8% | 0.204 | | | | | | |
| | 5/31/15 | \$131,633 | \$134,929 | \$3,616 | 2.7% | 0.207 | | | | | | |
| | 5/31/16 | \$125,049 | \$126,946 | \$31,496 | 24.8% | 0.195 | | | | | | |
| | | \$630,478 | \$651,245 | \$64,833 | | 1.000 | 10.0% | 9.0% | 37.3% | -69.7% | 21.5% | 54.0% |
| GLASS | 5/31/12 | \$1,155 | \$1,112 | \$0 | 0.0% | 0.198 | | | | | | |
| | 5/31/13 | \$1,078 | \$1,036 | \$0 | 0.0% | 0.184 | | | | | | |
| | 5/31/14 | \$1,298 | \$1,234 | \$2,724 | 220.7% | 0.219 | | | | | | |
| | 5/31/15 | \$1,090 | \$1,195 | \$0 | 0.0% | 0.212 | | | | | | |
| | 5/31/16 | \$1,079 | \$1,049 | \$0 | 0.0% | 0.186 | | | | | | |
| | | \$5,700 | \$5,626 | \$2,724 | | 1.000 | 48.4% | 9.0% | 37.3% | -8.5% | 3.3% | 55.4% |
| DC UFX TOTAL | 5/31/12 | \$4,210,742 | \$4,212,023 | \$3,116,303 | 74.0% | | | | | | | |
| | 5/31/13 | \$4,701,669 | \$4,736,088 | \$1,517,068 | 32.0% | | | | | | | |
| | 5/31/14 | \$5,909,027 | \$5,857,616 | \$4,869,167 | 83.1% | | | | | | | |
| | 5/31/15 | \$5,458,873 | \$5,544,372 | \$3,223,759 | 58.1% | | | | | | | |
| | 5/31/16 | \$5,709,465 | \$5,745,280 | \$2,917,272 | 50.8% | | | | | | | |
| | | \$25,989,776 | \$26,095,379 | \$15,643,569 | | | 60.2% | | | -0.3% | | 1.3% |

District of Columbia Ultraflex - Effective 4/1/2017
Effects of Change

| <u>Coverage</u> | <u>Type of Rating</u> | <u>5/31/16 Year Ending Written Premium @Current</u> | <u>Base Rate, LCM, or Liab Territory Change</u> | <u>Premium Impact</u> |
|------------------------|-----------------------|---|---|---------------------------|
| Liability | UFX | \$3,251,484 | -1.6% | -\$50,507 |
| Liability | GL | \$115,678 | | \$0 |
| Basic Liability | TOTAL | \$3,367,162 | -1.5% | -\$50,507 |
| Building | Class | \$444,838 | 5.3% | \$23,616 |
| | Dwelling | \$137,174 | 5.3% | \$7,270 |
| | Special | \$245 | 5.3% | \$13 |
| | Spec | \$573,407 | 10.0% | \$57,341 |
| Contents | Class | \$65,645 | 5.3% | \$3,488 |
| | Dwelling | \$3,757 | 5.3% | \$199 |
| | Special | \$0 | 5.3% | \$0 |
| | Spec | \$296,509 | 10.0% | \$29,651 |
| <u>Minimum Premium</u> | <u>TOTAL</u> | <u>\$2,699</u> | | <u>\$0</u> |
| Basic Property | TOTAL | \$1,524,275 | 8.0% | \$121,578 |
| Misc Liability | TOTAL | \$402,136 | | \$0 |
| Misc Property | TOTAL | \$289,761 | | \$0 |
| Crime | TOTAL | \$125,049 | | \$0 |
| Glass | TOTAL | \$1,079 | | \$0 |
| TOTAL ULTRAFLEX | | \$5,709,462 | 1.2% | \$71,071 |

District of Columbia Ultraflex Effective 4/1/2017
Class Analysis - Territorial and Base Rate Development

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect | Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0745 | A | D | 11.88 | 16.70 | 0.695 | 1.000 | 40.6% | 0953 | B | D | 357.06 | 443.46 | 0.781 | 1.000 | 24.2% |
| 0745 | B | D | 13.35 | 16.70 | 0.781 | 1.000 | 25.1% | 0953 | C | D | 404.15 | 443.46 | 0.884 | 1.000 | 9.7% |
| 0745 | C | D | 15.11 | 16.70 | 0.884 | 1.000 | 10.5% | 0953 | D | D | 457.18 | 443.46 | 1.000 | 1.000 | -3.0% |
| 0745 | D | D | 17.09 | 16.70 | 1.000 | 1.000 | -2.3% | 0953 | E | D | 516.61 | 443.46 | 1.130 | 1.000 | -14.2% |
| 0745 | E | D | 19.31 | 16.70 | 1.130 | 1.000 | -13.5% | 0954 | A | D | 561.88 | 784.21 | 0.695 | 1.000 | 39.6% |
| 0746 | A | D | 28.65 | 40.27 | 0.695 | 1.000 | 40.6% | 0954 | B | D | 631.41 | 784.21 | 0.781 | 1.000 | 24.2% |
| 0746 | B | D | 32.19 | 40.27 | 0.781 | 1.000 | 25.1% | 0954 | C | D | 714.68 | 784.21 | 0.884 | 1.000 | 9.7% |
| 0746 | C | D | 36.44 | 40.27 | 0.884 | 1.000 | 10.5% | 0954 | D | D | 808.46 | 784.21 | 1.000 | 1.000 | -3.0% |
| 0746 | D | D | 41.22 | 40.27 | 1.000 | 1.000 | -2.3% | 0954 | E | D | 913.56 | 784.21 | 1.130 | 1.000 | -14.2% |
| 0746 | E | D | 46.58 | 40.27 | 1.130 | 1.000 | -13.5% | 0966 | A | D | 0.26 | 0.37 | 0.684 | 1.000 | 42.3% |
| 0799 | A | D | 11.88 | 16.70 | 0.695 | 1.000 | 40.6% | 0966 | B | D | 0.30 | 0.37 | 0.789 | 1.000 | 23.3% |
| 0799 | B | D | 13.35 | 16.70 | 0.781 | 1.000 | 25.1% | 0966 | C | D | 0.34 | 0.37 | 0.895 | 1.000 | 8.8% |
| 0799 | C | D | 15.11 | 16.70 | 0.884 | 1.000 | 10.5% | 0966 | D | D | 0.38 | 0.37 | 1.000 | 1.000 | -2.6% |
| 0799 | D | D | 17.09 | 16.70 | 1.000 | 1.000 | -2.3% | 0966 | E | D | 0.43 | 0.37 | 1.132 | 1.000 | -14.0% |
| 0799 | E | D | 19.31 | 16.70 | 1.130 | 1.000 | -13.5% | 0995 | A | D | 40.06 | 54.49 | 0.695 | 1.000 | 36.0% |
| 0470 | A | D | 3.72 | 5.23 | 0.695 | 1.000 | 40.6% | 0995 | B | D | 45.02 | 54.49 | 0.781 | 1.000 | 21.0% |
| 0470 | B | D | 4.18 | 5.23 | 0.781 | 1.000 | 25.1% | 0995 | C | D | 50.95 | 54.49 | 0.884 | 1.000 | 6.9% |
| 0470 | C | D | 4.73 | 5.23 | 0.884 | 1.000 | 10.6% | 0995 | D | D | 57.64 | 54.49 | 1.000 | 1.000 | -5.5% |
| 0470 | D | D | 5.35 | 5.23 | 1.000 | 1.000 | -2.2% | 0995 | E | D | 65.13 | 54.49 | 1.130 | 1.000 | -16.3% |
| 0470 | E | D | 6.05 | 5.23 | 1.131 | 1.000 | -13.6% | 0997 | A | D | 20.87 | 27.82 | 0.695 | 1.000 | 33.3% |
| 0472 | A | D | 7.38 | 10.38 | 0.695 | 1.000 | 40.7% | 0997 | B | D | 23.45 | 27.82 | 0.781 | 1.000 | 18.6% |
| 0472 | B | D | 8.29 | 10.38 | 0.781 | 1.000 | 25.2% | 0997 | C | D | 26.55 | 27.82 | 0.884 | 1.000 | 4.8% |
| 0472 | C | D | 9.39 | 10.38 | 0.884 | 1.000 | 10.5% | 0997 | D | D | 30.03 | 27.82 | 1.000 | 1.000 | -7.4% |
| 0472 | D | D | 10.62 | 10.38 | 1.000 | 1.000 | -2.3% | 0997 | E | D | 33.93 | 27.82 | 1.130 | 1.000 | -18.0% |
| 0472 | E | D | 12.00 | 10.38 | 1.130 | 1.000 | -13.5% | 0201 | A | D | 23.52 | 34.11 | 0.695 | 1.000 | 45.0% |
| 0509 | A | D | 1.34 | 1.89 | 0.694 | 1.000 | 41.0% | 0201 | B | D | 26.43 | 34.11 | 0.781 | 1.000 | 29.1% |
| 0509 | B | D | 1.51 | 1.89 | 0.782 | 1.000 | 25.2% | 0201 | C | D | 29.91 | 34.11 | 0.884 | 1.000 | 14.0% |
| 0509 | C | D | 1.71 | 1.89 | 0.886 | 1.000 | 10.5% | 0201 | D | D | 33.84 | 34.11 | 1.000 | 1.000 | 0.8% |
| 0509 | D | D | 1.93 | 1.89 | 1.000 | 1.000 | -2.1% | 0201 | E | D | 38.24 | 34.11 | 1.130 | 1.000 | -10.8% |
| 0509 | E | D | 2.18 | 1.89 | 1.130 | 1.000 | -13.3% | 0202 | A | D | 27.58 | 38.48 | 0.695 | 1.000 | 39.5% |
| 0729 | A | D | 15.14 | 21.28 | 0.695 | 1.000 | 40.6% | 0202 | B | D | 30.99 | 38.48 | 0.781 | 1.000 | 24.2% |
| 0729 | B | D | 17.01 | 21.28 | 0.781 | 1.000 | 25.1% | 0202 | C | D | 35.07 | 38.48 | 0.884 | 1.000 | 9.7% |
| 0729 | C | D | 19.25 | 21.28 | 0.884 | 1.000 | 10.5% | 0202 | D | D | 39.67 | 38.48 | 1.000 | 1.000 | -3.0% |
| 0729 | D | D | 21.78 | 21.28 | 1.000 | 1.000 | -2.3% | 0202 | E | D | 44.82 | 38.48 | 1.130 | 1.000 | -14.1% |
| 0729 | E | D | 24.61 | 21.28 | 1.130 | 1.000 | -13.5% | 0204 | A | D | 26.80 | 37.94 | 0.695 | 1.000 | 41.6% |
| 0924 | A | D | 0.42 | 0.60 | 0.689 | 1.000 | 42.9% | 0204 | B | D | 30.12 | 37.94 | 0.781 | 1.000 | 26.0% |
| 0924 | B | D | 0.48 | 0.60 | 0.787 | 1.000 | 25.0% | 0204 | C | D | 34.09 | 37.94 | 0.884 | 1.000 | 11.3% |
| 0924 | C | D | 0.54 | 0.60 | 0.885 | 1.000 | 11.1% | 0204 | D | D | 38.56 | 37.94 | 1.000 | 1.000 | -1.6% |
| 0924 | D | D | 0.61 | 0.60 | 1.000 | 1.000 | -1.6% | 0204 | E | D | 43.57 | 37.94 | 1.130 | 1.000 | -12.9% |
| 0924 | E | D | 0.69 | 0.60 | 1.131 | 1.000 | -13.0% | 0259 | A | D | 16.73 | 23.68 | 0.695 | 1.000 | 41.5% |
| 0958 | A | D | 2.42 | 3.40 | 0.695 | 1.000 | 40.5% | 0259 | B | D | 18.80 | 23.68 | 0.781 | 1.000 | 26.0% |
| 0958 | B | D | 2.72 | 3.40 | 0.782 | 1.000 | 25.0% | 0259 | C | D | 21.28 | 23.68 | 0.884 | 1.000 | 11.3% |
| 0958 | C | D | 3.08 | 3.40 | 0.885 | 1.000 | 10.4% | 0259 | D | D | 24.07 | 23.68 | 1.000 | 1.000 | -1.6% |
| 0958 | D | D | 3.48 | 3.40 | 1.000 | 1.000 | -2.3% | 0259 | E | D | 27.20 | 23.68 | 1.130 | 1.000 | -12.9% |
| 0958 | E | D | 3.93 | 3.40 | 1.129 | 1.000 | -13.5% | 0266 | A | D | 20.63 | 28.74 | 0.695 | 1.000 | 39.3% |
| 0903 | A | D | 0.75 | 1.00 | 0.694 | 1.000 | 33.3% | 0266 | B | D | 23.19 | 28.74 | 0.781 | 1.000 | 23.9% |
| 0903 | B | D | 0.84 | 1.00 | 0.778 | 1.000 | 19.0% | 0266 | C | D | 26.25 | 28.74 | 0.884 | 1.000 | 9.5% |
| 0903 | C | D | 0.95 | 1.00 | 0.880 | 1.000 | 5.3% | 0266 | D | D | 29.69 | 28.74 | 1.000 | 1.000 | -3.2% |
| 0903 | D | D | 1.08 | 1.00 | 1.000 | 1.000 | -7.4% | 0266 | E | D | 33.55 | 28.74 | 1.130 | 1.000 | -14.3% |
| 0903 | E | D | 1.22 | 1.00 | 1.130 | 1.000 | -18.0% | 0278 | A | D | 28.08 | 39.11 | 0.695 | 1.000 | 39.3% |
| 0953 | A | D | 317.74 | 443.46 | 0.695 | 1.000 | 39.6% | 0278 | B | D | 31.55 | 39.11 | 0.781 | 1.000 | 24.0% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0278 | C | D | 35.71 | 39.11 | 0.884 | 1.000 | 9.5% |
| 0278 | D | D | 40.40 | 39.11 | 1.000 | 1.000 | -3.2% |
| 0278 | E | D | 45.65 | 39.11 | 1.130 | 1.000 | -14.3% |
| 0751 | A | D | 14.51 | 20.55 | 0.695 | 1.000 | 41.6% |
| 0751 | B | D | 16.31 | 20.55 | 0.781 | 1.000 | 26.0% |
| 0751 | C | D | 18.46 | 20.55 | 0.884 | 1.000 | 11.3% |
| 0751 | D | D | 20.88 | 20.55 | 1.000 | 1.000 | -1.6% |
| 0751 | E | D | 23.59 | 20.55 | 1.130 | 1.000 | -12.9% |
| 0223 | A | D | 46.58 | 64.86 | 0.695 | 1.000 | 39.2% |
| 0223 | B | D | 52.33 | 64.86 | 0.781 | 1.000 | 23.9% |
| 0223 | C | D | 59.22 | 64.86 | 0.884 | 1.000 | 9.5% |
| 0223 | D | D | 67.00 | 64.86 | 1.000 | 1.000 | -3.2% |
| 0223 | E | D | 75.71 | 64.86 | 1.130 | 1.000 | -14.3% |
| 0248 | A | D | 24.91 | 34.69 | 0.695 | 1.000 | 39.3% |
| 0248 | B | D | 27.99 | 34.69 | 0.781 | 1.000 | 23.9% |
| 0248 | C | D | 31.68 | 34.69 | 0.884 | 1.000 | 9.5% |
| 0248 | D | D | 35.84 | 34.69 | 1.000 | 1.000 | -3.2% |
| 0248 | E | D | 40.50 | 34.69 | 1.130 | 1.000 | -14.3% |
| 0250 | A | D | 23.97 | 33.42 | 0.695 | 1.000 | 39.4% |
| 0250 | B | D | 26.94 | 33.42 | 0.781 | 1.000 | 24.1% |
| 0250 | C | D | 30.49 | 33.42 | 0.884 | 1.000 | 9.6% |
| 0250 | D | D | 34.49 | 33.42 | 1.000 | 1.000 | -3.1% |
| 0250 | E | D | 38.97 | 33.42 | 1.130 | 1.000 | -14.2% |
| 0252 | A | D | 26.52 | 36.94 | 0.695 | 1.000 | 39.3% |
| 0252 | B | D | 29.80 | 36.94 | 0.781 | 1.000 | 24.0% |
| 0252 | C | D | 33.73 | 36.94 | 0.884 | 1.000 | 9.5% |
| 0252 | D | D | 38.16 | 36.94 | 1.000 | 1.000 | -3.2% |
| 0252 | E | D | 43.12 | 36.94 | 1.130 | 1.000 | -14.3% |
| 0253 | A | D | 17.63 | 24.96 | 0.695 | 1.000 | 41.6% |
| 0253 | B | D | 19.81 | 24.96 | 0.781 | 1.000 | 26.0% |
| 0253 | C | D | 22.43 | 24.96 | 0.884 | 1.000 | 11.3% |
| 0253 | D | D | 25.37 | 24.96 | 1.000 | 1.000 | -1.6% |
| 0253 | E | D | 28.67 | 24.96 | 1.130 | 1.000 | -12.9% |
| 0258 | A | D | 17.63 | 24.56 | 0.695 | 1.000 | 39.3% |
| 0258 | B | D | 19.81 | 24.56 | 0.781 | 1.000 | 24.0% |
| 0258 | C | D | 22.43 | 24.56 | 0.884 | 1.000 | 9.5% |
| 0258 | D | D | 25.37 | 24.56 | 1.000 | 1.000 | -3.2% |
| 0258 | E | D | 28.67 | 24.56 | 1.130 | 1.000 | -14.3% |
| 0234 | A | D | 32.87 | 45.79 | 0.695 | 1.000 | 39.3% |
| 0234 | B | D | 36.94 | 45.79 | 0.781 | 1.000 | 24.0% |
| 0234 | C | D | 41.81 | 45.79 | 0.884 | 1.000 | 9.5% |
| 0234 | D | D | 47.30 | 45.79 | 1.000 | 1.000 | -3.2% |
| 0234 | E | D | 53.45 | 45.79 | 1.130 | 1.000 | -14.3% |
| 0254 | A | D | 8.17 | 11.56 | 0.695 | 1.000 | 41.5% |
| 0254 | B | D | 9.18 | 11.56 | 0.781 | 1.000 | 25.9% |
| 0254 | C | D | 10.39 | 11.56 | 0.884 | 1.000 | 11.3% |
| 0254 | D | D | 11.75 | 11.56 | 1.000 | 1.000 | -1.6% |
| 0254 | E | D | 13.28 | 11.56 | 1.130 | 1.000 | -13.0% |
| 0256 | A | D | 17.03 | 24.11 | 0.695 | 1.000 | 41.6% |
| 0256 | B | D | 19.13 | 24.11 | 0.781 | 1.000 | 26.0% |
| 0256 | C | D | 21.66 | 24.11 | 0.884 | 1.000 | 11.3% |
| 0256 | D | D | 24.50 | 24.11 | 1.000 | 1.000 | -1.6% |
| 0256 | E | D | 27.69 | 24.11 | 1.130 | 1.000 | -12.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0207 | A | D | 10.06 | 14.18 | 0.695 | 1.000 | 41.0% |
| 0207 | B | D | 11.30 | 14.18 | 0.781 | 1.000 | 25.5% |
| 0207 | C | D | 12.79 | 14.18 | 0.884 | 1.000 | 10.9% |
| 0207 | D | D | 14.47 | 14.18 | 1.000 | 1.000 | -2.0% |
| 0207 | E | D | 16.35 | 14.18 | 1.130 | 1.000 | -13.3% |
| 0213 | A | D | 17.59 | 24.50 | 0.695 | 1.000 | 39.3% |
| 0213 | B | D | 19.77 | 24.50 | 0.781 | 1.000 | 23.9% |
| 0213 | C | D | 22.37 | 24.50 | 0.884 | 1.000 | 9.5% |
| 0213 | D | D | 25.31 | 24.50 | 1.000 | 1.000 | -3.2% |
| 0213 | E | D | 28.60 | 24.50 | 1.130 | 1.000 | -14.3% |
| 0260 | A | D | 10.41 | 14.50 | 0.695 | 1.000 | 39.3% |
| 0260 | B | D | 11.70 | 14.50 | 0.781 | 1.000 | 23.9% |
| 0260 | C | D | 13.24 | 14.50 | 0.884 | 1.000 | 9.5% |
| 0260 | D | D | 14.98 | 14.50 | 1.000 | 1.000 | -3.2% |
| 0260 | E | D | 16.93 | 14.50 | 1.130 | 1.000 | -14.4% |
| 0264 | A | D | 16.21 | 22.95 | 0.695 | 1.000 | 41.6% |
| 0264 | B | D | 18.21 | 22.95 | 0.781 | 1.000 | 26.0% |
| 0264 | C | D | 20.61 | 22.95 | 0.884 | 1.000 | 11.4% |
| 0264 | D | D | 23.32 | 22.95 | 1.000 | 1.000 | -1.6% |
| 0264 | E | D | 26.35 | 22.95 | 1.130 | 1.000 | -12.9% |
| 0265 | A | D | 14.91 | 20.77 | 0.695 | 1.000 | 39.3% |
| 0265 | B | D | 16.76 | 20.77 | 0.781 | 1.000 | 23.9% |
| 0265 | C | D | 18.97 | 20.77 | 0.884 | 1.000 | 9.5% |
| 0265 | D | D | 21.46 | 20.77 | 1.000 | 1.000 | -3.2% |
| 0265 | E | D | 24.25 | 20.77 | 1.130 | 1.000 | -14.4% |
| 0267 | A | D | 21.84 | 30.41 | 0.695 | 1.000 | 39.2% |
| 0267 | B | D | 24.54 | 30.41 | 0.781 | 1.000 | 23.9% |
| 0267 | C | D | 27.78 | 30.41 | 0.884 | 1.000 | 9.5% |
| 0267 | D | D | 31.42 | 30.41 | 1.000 | 1.000 | -3.2% |
| 0267 | E | D | 35.50 | 30.41 | 1.130 | 1.000 | -14.3% |
| 0428 | A | D | 19.84 | 27.64 | 0.695 | 1.000 | 39.3% |
| 0428 | B | D | 22.30 | 27.64 | 0.781 | 1.000 | 23.9% |
| 0428 | C | D | 25.24 | 27.64 | 0.884 | 1.000 | 9.5% |
| 0428 | D | D | 28.55 | 27.64 | 1.000 | 1.000 | -3.2% |
| 0428 | E | D | 32.26 | 27.64 | 1.130 | 1.000 | -14.3% |
| 0731 | A | D | 3.86 | 5.38 | 0.694 | 1.000 | 39.4% |
| 0731 | B | D | 4.34 | 5.38 | 0.781 | 1.000 | 24.0% |
| 0731 | C | D | 4.92 | 5.38 | 0.885 | 1.000 | 9.3% |
| 0731 | D | D | 5.56 | 5.38 | 1.000 | 1.000 | -3.2% |
| 0731 | E | D | 6.28 | 5.38 | 1.129 | 1.000 | -14.3% |
| 0734 | A | D | 10.43 | 14.52 | 0.695 | 1.000 | 39.2% |
| 0734 | B | D | 11.72 | 14.52 | 0.781 | 1.000 | 23.9% |
| 0734 | C | D | 13.26 | 14.52 | 0.884 | 1.000 | 9.5% |
| 0734 | D | D | 15.00 | 14.52 | 1.000 | 1.000 | -3.2% |
| 0734 | E | D | 16.95 | 14.52 | 1.130 | 1.000 | -14.3% |
| 0740 | A | D | 19.84 | 27.64 | 0.695 | 1.000 | 39.3% |
| 0740 | B | D | 22.30 | 27.64 | 0.781 | 1.000 | 23.9% |
| 0740 | C | D | 25.24 | 27.64 | 0.884 | 1.000 | 9.5% |
| 0740 | D | D | 28.55 | 27.64 | 1.000 | 1.000 | -3.2% |
| 0740 | E | D | 32.26 | 27.64 | 1.130 | 1.000 | -14.3% |
| 0766 | A | D | 25.19 | 35.08 | 0.695 | 1.000 | 39.3% |
| 0766 | B | D | 28.30 | 35.08 | 0.781 | 1.000 | 24.0% |
| 0766 | C | D | 32.04 | 35.08 | 0.884 | 1.000 | 9.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0766 | D | D | 36.24 | 35.08 | 1.000 | 1.000 | -3.2% |
| 0766 | E | D | 40.95 | 35.08 | 1.130 | 1.000 | -14.3% |
| 0772 | A | D | 14.09 | 19.62 | 0.695 | 1.000 | 39.2% |
| 0772 | B | D | 15.82 | 19.62 | 0.780 | 1.000 | 24.0% |
| 0772 | C | D | 17.92 | 19.62 | 0.884 | 1.000 | 9.5% |
| 0772 | D | D | 20.27 | 19.62 | 1.000 | 1.000 | -3.2% |
| 0772 | E | D | 22.91 | 19.62 | 1.130 | 1.000 | -14.4% |
| 0208 | A | D | 124.68 | 176.53 | 0.695 | 1.000 | 41.6% |
| 0208 | B | D | 140.11 | 176.53 | 0.781 | 1.000 | 26.0% |
| 0208 | C | D | 158.59 | 176.53 | 0.884 | 1.000 | 11.3% |
| 0208 | D | D | 179.40 | 176.53 | 1.000 | 1.000 | -1.6% |
| 0208 | E | D | 202.72 | 176.53 | 1.130 | 1.000 | -12.9% |
| 0219 | A | D | 34.21 | 47.65 | 0.695 | 1.000 | 39.3% |
| 0219 | B | D | 38.46 | 47.65 | 0.781 | 1.000 | 23.9% |
| 0219 | C | D | 43.52 | 47.65 | 0.884 | 1.000 | 9.5% |
| 0219 | D | D | 49.23 | 47.65 | 1.000 | 1.000 | -3.2% |
| 0219 | E | D | 55.63 | 47.65 | 1.130 | 1.000 | -14.3% |
| 0241 | A | D | 25.19 | 35.08 | 0.695 | 1.000 | 39.3% |
| 0241 | B | D | 28.31 | 35.08 | 0.781 | 1.000 | 23.9% |
| 0241 | C | D | 32.04 | 35.08 | 0.884 | 1.000 | 9.5% |
| 0241 | D | D | 36.24 | 35.08 | 1.000 | 1.000 | -3.2% |
| 0241 | E | D | 40.95 | 35.08 | 1.130 | 1.000 | -14.3% |
| 0243 | A | D | 50.43 | 70.27 | 0.695 | 1.000 | 39.3% |
| 0243 | B | D | 56.68 | 70.27 | 0.781 | 1.000 | 24.0% |
| 0243 | C | D | 64.17 | 70.27 | 0.884 | 1.000 | 9.5% |
| 0243 | D | D | 72.59 | 70.27 | 1.000 | 1.000 | -3.2% |
| 0243 | E | D | 82.02 | 70.27 | 1.130 | 1.000 | -14.3% |
| 0269 | A | D | 36.05 | 50.21 | 0.695 | 1.000 | 39.3% |
| 0269 | B | D | 40.51 | 50.21 | 0.781 | 1.000 | 23.9% |
| 0269 | C | D | 45.85 | 50.21 | 0.884 | 1.000 | 9.5% |
| 0269 | D | D | 51.87 | 50.21 | 1.000 | 1.000 | -3.2% |
| 0269 | E | D | 58.61 | 50.21 | 1.130 | 1.000 | -14.3% |
| 0281 | A | D | 62.65 | 94.47 | 0.695 | 1.000 | 50.8% |
| 0281 | B | D | 70.40 | 94.47 | 0.781 | 1.000 | 34.2% |
| 0281 | C | D | 79.68 | 94.47 | 0.884 | 1.000 | 18.6% |
| 0281 | D | D | 90.14 | 94.47 | 1.000 | 1.000 | 4.8% |
| 0281 | E | D | 101.86 | 94.47 | 1.130 | 1.000 | -7.3% |
| 0283 | A | D | 61.35 | 85.45 | 0.695 | 1.000 | 39.3% |
| 0283 | B | D | 68.94 | 85.45 | 0.781 | 1.000 | 23.9% |
| 0283 | C | D | 78.03 | 85.45 | 0.884 | 1.000 | 9.5% |
| 0283 | D | D | 88.27 | 85.45 | 1.000 | 1.000 | -3.2% |
| 0283 | E | D | 99.75 | 85.45 | 1.130 | 1.000 | -14.3% |
| 0284 | A | D | 41.37 | 57.61 | 0.695 | 1.000 | 39.3% |
| 0284 | B | D | 46.48 | 57.61 | 0.781 | 1.000 | 23.9% |
| 0284 | C | D | 52.61 | 57.61 | 0.884 | 1.000 | 9.5% |
| 0284 | D | D | 59.51 | 57.61 | 1.000 | 1.000 | -3.2% |
| 0284 | E | D | 67.26 | 57.61 | 1.130 | 1.000 | -14.3% |
| 0747 | A | D | 58.11 | 80.92 | 0.695 | 1.000 | 39.3% |
| 0747 | B | D | 65.29 | 80.92 | 0.781 | 1.000 | 23.9% |
| 0747 | C | D | 73.91 | 80.92 | 0.884 | 1.000 | 9.5% |
| 0747 | D | D | 83.60 | 80.92 | 1.000 | 1.000 | -3.2% |
| 0747 | E | D | 94.47 | 80.92 | 1.130 | 1.000 | -14.3% |
| 0936 | A | D | 29.69 | 41.35 | 0.695 | 1.000 | 39.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0936 | B | D | 33.36 | 41.35 | 0.781 | 1.000 | 24.0% |
| 0936 | C | D | 37.76 | 41.35 | 0.884 | 1.000 | 9.5% |
| 0936 | D | D | 42.72 | 41.35 | 1.000 | 1.000 | -3.2% |
| 0936 | E | D | 48.27 | 41.35 | 1.130 | 1.000 | -14.3% |
| 0224 | A | D | 15.33 | 21.71 | 0.695 | 1.000 | 41.6% |
| 0224 | B | D | 17.23 | 21.71 | 0.781 | 1.000 | 26.0% |
| 0224 | C | D | 19.50 | 21.71 | 0.884 | 1.000 | 11.3% |
| 0224 | D | D | 22.06 | 21.71 | 1.000 | 1.000 | -1.6% |
| 0224 | E | D | 24.93 | 21.71 | 1.130 | 1.000 | -12.9% |
| 0757 | A | D | 21.21 | 29.54 | 0.695 | 1.000 | 39.3% |
| 0757 | B | D | 23.84 | 29.54 | 0.781 | 1.000 | 23.9% |
| 0757 | C | D | 26.98 | 29.54 | 0.884 | 1.000 | 9.5% |
| 0757 | D | D | 30.52 | 29.54 | 1.000 | 1.000 | -3.2% |
| 0757 | E | D | 34.49 | 29.54 | 1.130 | 1.000 | -14.4% |
| 0231 | A | D | 2.87 | 4.06 | 0.695 | 1.000 | 41.5% |
| 0231 | B | D | 3.23 | 4.06 | 0.782 | 1.000 | 25.7% |
| 0231 | C | D | 3.65 | 4.06 | 0.884 | 1.000 | 11.2% |
| 0231 | D | D | 4.13 | 4.06 | 1.000 | 1.000 | -1.7% |
| 0231 | E | D | 4.67 | 4.06 | 1.131 | 1.000 | -13.1% |
| 0185 | A | D | 38.21 | 51.05 | 0.695 | 1.000 | 33.6% |
| 0185 | B | D | 42.94 | 51.05 | 0.781 | 1.000 | 18.9% |
| 0185 | C | D | 48.60 | 51.05 | 0.884 | 1.000 | 5.0% |
| 0185 | D | D | 54.98 | 51.05 | 1.000 | 1.000 | -7.1% |
| 0185 | E | D | 62.13 | 51.05 | 1.130 | 1.000 | -17.8% |
| 0188 | A | D | 34.11 | 45.48 | 0.695 | 1.000 | 33.3% |
| 0188 | B | D | 38.32 | 45.48 | 0.781 | 1.000 | 18.7% |
| 0188 | C | D | 43.38 | 45.48 | 0.884 | 1.000 | 4.8% |
| 0188 | D | D | 49.07 | 45.48 | 1.000 | 1.000 | -7.3% |
| 0188 | E | D | 55.45 | 45.48 | 1.130 | 1.000 | -18.0% |
| 0189 | A | D | 23.20 | 30.94 | 0.695 | 1.000 | 33.4% |
| 0189 | B | D | 26.07 | 30.94 | 0.781 | 1.000 | 18.7% |
| 0189 | C | D | 29.51 | 30.94 | 0.884 | 1.000 | 4.8% |
| 0189 | D | D | 33.38 | 30.94 | 1.000 | 1.000 | -7.3% |
| 0189 | E | D | 37.72 | 30.94 | 1.130 | 1.000 | -18.0% |
| 0226 | A | D | 31.59 | 44.78 | 0.695 | 1.000 | 41.8% |
| 0226 | B | D | 35.50 | 44.78 | 0.781 | 1.000 | 26.1% |
| 0226 | C | D | 40.19 | 44.78 | 0.884 | 1.000 | 11.4% |
| 0226 | D | D | 45.46 | 44.78 | 1.000 | 1.000 | -1.5% |
| 0226 | E | D | 51.37 | 44.78 | 1.130 | 1.000 | -12.8% |
| 0235 | A | D | 19.06 | 27.01 | 0.695 | 1.000 | 41.7% |
| 0235 | B | D | 21.42 | 27.01 | 0.781 | 1.000 | 26.1% |
| 0235 | C | D | 24.24 | 27.01 | 0.884 | 1.000 | 11.4% |
| 0235 | D | D | 27.42 | 27.01 | 1.000 | 1.000 | -1.5% |
| 0235 | E | D | 30.98 | 27.01 | 1.130 | 1.000 | -12.8% |
| 0239 | A | D | 39.55 | 55.09 | 0.695 | 1.000 | 39.3% |
| 0239 | B | D | 44.44 | 55.09 | 0.781 | 1.000 | 24.0% |
| 0239 | C | D | 50.31 | 55.09 | 0.884 | 1.000 | 9.5% |
| 0239 | D | D | 56.91 | 55.09 | 1.000 | 1.000 | -3.2% |
| 0239 | E | D | 64.31 | 55.09 | 1.130 | 1.000 | -14.3% |
| 0262 | A | D | 44.13 | 61.47 | 0.695 | 1.000 | 39.3% |
| 0262 | B | D | 49.59 | 61.47 | 0.781 | 1.000 | 24.0% |
| 0262 | C | D | 56.13 | 61.47 | 0.884 | 1.000 | 9.5% |
| 0262 | D | D | 63.50 | 61.47 | 1.000 | 1.000 | -3.2% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0262 | E | D | 71.76 | 61.47 | 1.130 | 1.000 | -14.3% |
| 0274 | A | D | 26.66 | 37.78 | 0.695 | 1.000 | 41.7% |
| 0274 | B | D | 29.96 | 37.78 | 0.781 | 1.000 | 26.1% |
| 0274 | C | D | 33.91 | 37.78 | 0.884 | 1.000 | 11.4% |
| 0274 | D | D | 38.36 | 37.78 | 1.000 | 1.000 | -1.5% |
| 0274 | E | D | 43.35 | 37.78 | 1.130 | 1.000 | -12.8% |
| 0279 | A | D | 35.21 | 49.04 | 0.695 | 1.000 | 39.3% |
| 0279 | B | D | 39.57 | 49.04 | 0.781 | 1.000 | 23.9% |
| 0279 | C | D | 44.78 | 49.04 | 0.884 | 1.000 | 9.5% |
| 0279 | D | D | 50.66 | 49.04 | 1.000 | 1.000 | -3.2% |
| 0279 | E | D | 57.25 | 49.04 | 1.130 | 1.000 | -14.3% |
| 0280 | A | D | 34.61 | 49.00 | 0.695 | 1.000 | 41.6% |
| 0280 | B | D | 38.89 | 49.00 | 0.781 | 1.000 | 26.0% |
| 0280 | C | D | 44.02 | 49.00 | 0.884 | 1.000 | 11.3% |
| 0280 | D | D | 49.80 | 49.00 | 1.000 | 1.000 | -1.6% |
| 0280 | E | D | 56.27 | 49.00 | 1.130 | 1.000 | -12.9% |
| 0236 | A | D | 22.13 | 30.82 | 0.695 | 1.000 | 39.3% |
| 0236 | B | D | 24.87 | 30.82 | 0.781 | 1.000 | 23.9% |
| 0236 | C | D | 28.15 | 30.82 | 0.884 | 1.000 | 9.5% |
| 0236 | D | D | 31.84 | 30.82 | 1.000 | 1.000 | -3.2% |
| 0236 | E | D | 35.98 | 30.82 | 1.130 | 1.000 | -14.3% |
| 0244 | A | D | 26.85 | 37.39 | 0.695 | 1.000 | 39.3% |
| 0244 | B | D | 30.17 | 37.39 | 0.781 | 1.000 | 23.9% |
| 0244 | C | D | 34.15 | 37.39 | 0.884 | 1.000 | 9.5% |
| 0244 | D | D | 38.63 | 37.39 | 1.000 | 1.000 | -3.2% |
| 0244 | E | D | 43.65 | 37.39 | 1.130 | 1.000 | -14.3% |
| 0245 | A | D | 688.29 | 958.66 | 0.695 | 1.000 | 39.3% |
| 0245 | B | D | 773.46 | 958.66 | 0.781 | 1.000 | 23.9% |
| 0245 | C | D | 875.47 | 958.66 | 0.884 | 1.000 | 9.5% |
| 0245 | D | D | 990.35 | 958.66 | 1.000 | 1.000 | -3.2% |
| 0245 | E | D | 1119.10 | 958.66 | 1.130 | 1.000 | -14.3% |
| 0270 | A | D | 30.49 | 40.67 | 0.695 | 1.000 | 33.4% |
| 0270 | B | D | 34.26 | 40.67 | 0.781 | 1.000 | 18.7% |
| 0270 | C | D | 38.78 | 40.67 | 0.884 | 1.000 | 4.9% |
| 0270 | D | D | 43.87 | 40.67 | 1.000 | 1.000 | -7.3% |
| 0270 | E | D | 49.57 | 40.67 | 1.130 | 1.000 | -18.0% |
| 0285 | A | D | 183.67 | 255.81 | 0.695 | 1.000 | 39.3% |
| 0285 | B | D | 206.39 | 255.81 | 0.781 | 1.000 | 23.9% |
| 0285 | C | D | 233.61 | 255.81 | 0.884 | 1.000 | 9.5% |
| 0285 | D | D | 264.27 | 255.81 | 1.000 | 1.000 | -3.2% |
| 0285 | E | D | 298.63 | 255.81 | 1.130 | 1.000 | -14.3% |
| 0710 | A | D | 2.49 | 3.47 | 0.696 | 1.000 | 39.4% |
| 0710 | B | D | 2.80 | 3.47 | 0.782 | 1.000 | 23.9% |
| 0710 | C | D | 3.16 | 3.47 | 0.883 | 1.000 | 9.8% |
| 0710 | D | D | 3.58 | 3.47 | 1.000 | 1.000 | -3.1% |
| 0710 | E | D | 4.05 | 3.47 | 1.131 | 1.000 | -14.3% |
| 0711 | A | D | 18.01 | 25.09 | 0.695 | 1.000 | 39.3% |
| 0711 | B | D | 20.24 | 25.09 | 0.781 | 1.000 | 24.0% |
| 0711 | C | D | 22.91 | 25.09 | 0.884 | 1.000 | 9.5% |
| 0711 | D | D | 25.92 | 25.09 | 1.000 | 1.000 | -3.2% |
| 0711 | E | D | 29.29 | 25.09 | 1.130 | 1.000 | -14.3% |
| 0720 | A | D | 18.01 | 25.09 | 0.695 | 1.000 | 39.3% |
| 0720 | B | D | 20.24 | 25.09 | 0.781 | 1.000 | 24.0% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0720 | C | D | 22.91 | 25.09 | 0.884 | 1.000 | 9.5% |
| 0720 | D | D | 25.92 | 25.09 | 1.000 | 1.000 | -3.2% |
| 0720 | E | D | 29.29 | 25.09 | 1.130 | 1.000 | -14.3% |
| 0749 | A | D | 28.19 | 33.10 | 0.695 | 1.000 | 17.4% |
| 0749 | B | D | 31.68 | 33.10 | 0.781 | 1.000 | 4.5% |
| 0749 | C | D | 35.86 | 33.10 | 0.884 | 1.000 | -7.7% |
| 0749 | D | D | 40.56 | 33.10 | 1.000 | 1.000 | -18.4% |
| 0749 | E | D | 45.83 | 33.10 | 1.130 | 1.000 | -27.8% |
| 0276 | A | D | 21.34 | 30.22 | 0.695 | 1.000 | 41.6% |
| 0276 | B | D | 23.99 | 30.22 | 0.781 | 1.000 | 26.0% |
| 0276 | C | D | 27.14 | 30.22 | 0.884 | 1.000 | 11.3% |
| 0276 | D | D | 30.71 | 30.22 | 1.000 | 1.000 | -1.6% |
| 0276 | E | D | 34.69 | 30.22 | 1.130 | 1.000 | -12.9% |
| 0288 | A | D | 12.38 | 17.25 | 0.695 | 1.000 | 39.3% |
| 0288 | B | D | 13.92 | 17.25 | 0.781 | 1.000 | 23.9% |
| 0288 | C | D | 15.75 | 17.25 | 0.884 | 1.000 | 9.5% |
| 0288 | D | D | 17.82 | 17.25 | 1.000 | 1.000 | -3.2% |
| 0288 | E | D | 20.14 | 17.25 | 1.130 | 1.000 | -14.3% |
| 0981 | A | D | 15.47 | 21.90 | 0.695 | 1.000 | 41.6% |
| 0981 | B | D | 17.39 | 21.90 | 0.781 | 1.000 | 25.9% |
| 0981 | C | D | 19.68 | 21.90 | 0.884 | 1.000 | 11.3% |
| 0981 | D | D | 22.26 | 21.90 | 1.000 | 1.000 | -1.6% |
| 0981 | E | D | 25.15 | 21.90 | 1.130 | 1.000 | -12.9% |
| 0989 | A | D | 25.99 | 36.79 | 0.695 | 1.000 | 41.6% |
| 0989 | B | D | 29.20 | 36.79 | 0.781 | 1.000 | 26.0% |
| 0989 | C | D | 33.05 | 36.79 | 0.884 | 1.000 | 11.3% |
| 0989 | D | D | 37.39 | 36.79 | 1.000 | 1.000 | -1.6% |
| 0989 | E | D | 42.25 | 36.79 | 1.130 | 1.000 | -12.9% |
| 0212 | A | D | 13.75 | 18.64 | 0.695 | 1.000 | 35.6% |
| 0212 | B | D | 15.46 | 18.64 | 0.781 | 1.000 | 20.6% |
| 0212 | C | D | 17.49 | 18.64 | 0.884 | 1.000 | 6.6% |
| 0212 | D | D | 19.79 | 18.64 | 1.000 | 1.000 | -5.8% |
| 0212 | E | D | 22.36 | 18.64 | 1.130 | 1.000 | -16.6% |
| 0216 | A | D | 17.25 | 24.03 | 0.695 | 1.000 | 39.3% |
| 0216 | B | D | 19.38 | 24.03 | 0.781 | 1.000 | 24.0% |
| 0216 | C | D | 21.94 | 24.03 | 0.884 | 1.000 | 9.5% |
| 0216 | D | D | 24.82 | 24.03 | 1.000 | 1.000 | -3.2% |
| 0216 | E | D | 28.05 | 24.03 | 1.130 | 1.000 | -14.3% |
| 0186 | A | D | 29.50 | 41.77 | 0.695 | 1.000 | 41.6% |
| 0186 | B | D | 33.15 | 41.77 | 0.781 | 1.000 | 26.0% |
| 0186 | C | D | 37.53 | 41.77 | 0.884 | 1.000 | 11.3% |
| 0186 | D | D | 42.45 | 41.77 | 1.000 | 1.000 | -1.6% |
| 0186 | E | D | 47.97 | 41.77 | 1.130 | 1.000 | -12.9% |
| 0187 | A | D | 25.28 | 31.14 | 0.695 | 1.000 | 23.2% |
| 0187 | B | D | 28.41 | 31.14 | 0.781 | 1.000 | 9.6% |
| 0187 | C | D | 32.16 | 31.14 | 0.884 | 1.000 | -3.2% |
| 0187 | D | D | 36.38 | 31.14 | 1.000 | 1.000 | -14.4% |
| 0187 | E | D | 41.11 | 31.14 | 1.130 | 1.000 | -24.3% |
| 0206 | A | D | 68.59 | 97.11 | 0.695 | 1.000 | 41.6% |
| 0206 | B | D | 77.08 | 97.11 | 0.781 | 1.000 | 26.0% |
| 0206 | C | D | 87.24 | 97.11 | 0.884 | 1.000 | 11.3% |
| 0206 | D | D | 98.69 | 97.11 | 1.000 | 1.000 | -1.6% |
| 0206 | E | D | 111.52 | 97.11 | 1.130 | 1.000 | -12.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0210 | A | D | 27.56 | 38.38 | 0.695 | 1.000 | 39.3% |
| 0210 | B | D | 30.97 | 38.38 | 0.781 | 1.000 | 23.9% |
| 0210 | C | D | 35.05 | 38.38 | 0.884 | 1.000 | 9.5% |
| 0210 | D | D | 39.65 | 38.38 | 1.000 | 1.000 | -3.2% |
| 0210 | E | D | 44.80 | 38.38 | 1.130 | 1.000 | -14.3% |
| 0211 | A | D | 47.81 | 66.59 | 0.695 | 1.000 | 39.3% |
| 0211 | B | D | 53.72 | 66.59 | 0.781 | 1.000 | 24.0% |
| 0211 | C | D | 60.81 | 66.59 | 0.884 | 1.000 | 9.5% |
| 0211 | D | D | 68.79 | 66.59 | 1.000 | 1.000 | -3.2% |
| 0211 | E | D | 77.73 | 66.59 | 1.130 | 1.000 | -14.3% |
| 0225 | A | D | 31.33 | 44.36 | 0.695 | 1.000 | 41.6% |
| 0225 | B | D | 35.21 | 44.36 | 0.781 | 1.000 | 26.0% |
| 0225 | C | D | 39.86 | 44.36 | 0.884 | 1.000 | 11.3% |
| 0225 | D | D | 45.08 | 44.36 | 1.000 | 1.000 | -1.6% |
| 0225 | E | D | 50.94 | 44.36 | 1.130 | 1.000 | -12.9% |
| 0227 | A | D | 57.53 | 81.46 | 0.695 | 1.000 | 41.6% |
| 0227 | B | D | 64.65 | 81.46 | 0.781 | 1.000 | 26.0% |
| 0227 | C | D | 73.18 | 81.46 | 0.884 | 1.000 | 11.3% |
| 0227 | D | D | 82.78 | 81.46 | 1.000 | 1.000 | -1.6% |
| 0227 | E | D | 93.54 | 81.46 | 1.130 | 1.000 | -12.9% |
| 0237 | A | D | 28.79 | 40.10 | 0.695 | 1.000 | 39.3% |
| 0237 | B | D | 32.36 | 40.10 | 0.781 | 1.000 | 23.9% |
| 0237 | C | D | 36.62 | 40.10 | 0.884 | 1.000 | 9.5% |
| 0237 | D | D | 41.43 | 40.10 | 1.000 | 1.000 | -3.2% |
| 0237 | E | D | 46.82 | 40.10 | 1.130 | 1.000 | -14.4% |
| 0242 | A | D | 39.26 | 54.68 | 0.695 | 1.000 | 39.3% |
| 0242 | B | D | 44.12 | 54.68 | 0.781 | 1.000 | 23.9% |
| 0242 | C | D | 49.94 | 54.68 | 0.884 | 1.000 | 9.5% |
| 0242 | D | D | 56.49 | 54.68 | 1.000 | 1.000 | -3.2% |
| 0242 | E | D | 63.83 | 54.68 | 1.130 | 1.000 | -14.3% |
| 0246 | A | D | 15.62 | 21.75 | 0.695 | 1.000 | 39.2% |
| 0246 | B | D | 17.55 | 21.75 | 0.781 | 1.000 | 23.9% |
| 0246 | C | D | 19.86 | 21.75 | 0.884 | 1.000 | 9.5% |
| 0246 | D | D | 22.47 | 21.75 | 1.000 | 1.000 | -3.2% |
| 0246 | E | D | 25.39 | 21.75 | 1.130 | 1.000 | -14.3% |
| 0257 | A | D | 15.62 | 21.75 | 0.695 | 1.000 | 39.2% |
| 0257 | B | D | 17.55 | 21.75 | 0.781 | 1.000 | 23.9% |
| 0257 | C | D | 19.86 | 21.75 | 0.884 | 1.000 | 9.5% |
| 0257 | D | D | 22.47 | 21.75 | 1.000 | 1.000 | -3.2% |
| 0257 | E | D | 25.39 | 21.75 | 1.130 | 1.000 | -14.3% |
| 0273 | A | D | 17.99 | 25.05 | 0.695 | 1.000 | 39.2% |
| 0273 | B | D | 20.21 | 25.05 | 0.781 | 1.000 | 23.9% |
| 0273 | C | D | 22.88 | 25.05 | 0.884 | 1.000 | 9.5% |
| 0273 | D | D | 25.88 | 25.05 | 1.000 | 1.000 | -3.2% |
| 0273 | E | D | 29.24 | 25.05 | 1.130 | 1.000 | -14.3% |
| 0374 | A | D | 25.77 | 35.89 | 0.695 | 1.000 | 39.3% |
| 0374 | B | D | 28.96 | 35.89 | 0.781 | 1.000 | 23.9% |
| 0374 | C | D | 32.78 | 35.89 | 0.884 | 1.000 | 9.5% |
| 0374 | D | D | 37.08 | 35.89 | 1.000 | 1.000 | -3.2% |
| 0374 | E | D | 41.90 | 35.89 | 1.130 | 1.000 | -14.3% |
| 0715 | A | D | 30.84 | 42.96 | 0.695 | 1.000 | 39.3% |
| 0715 | B | D | 34.66 | 42.96 | 0.781 | 1.000 | 23.9% |
| 0715 | C | D | 39.23 | 42.96 | 0.884 | 1.000 | 9.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0715 | D | D | 44.38 | 42.96 | 1.000 | 1.000 | -3.2% |
| 0715 | E | D | 50.15 | 42.96 | 1.130 | 1.000 | -14.3% |
| 0758 | A | D | 18.50 | 26.19 | 0.695 | 1.000 | 41.6% |
| 0758 | B | D | 20.79 | 26.19 | 0.781 | 1.000 | 26.0% |
| 0758 | C | D | 23.53 | 26.19 | 0.884 | 1.000 | 11.3% |
| 0758 | D | D | 26.62 | 26.19 | 1.000 | 1.000 | -1.6% |
| 0758 | E | D | 30.08 | 26.19 | 1.130 | 1.000 | -12.9% |
| 0798 | A | D | 23.44 | 32.64 | 0.695 | 1.000 | 39.2% |
| 0798 | B | D | 26.34 | 32.64 | 0.781 | 1.000 | 23.9% |
| 0798 | C | D | 29.81 | 32.64 | 0.884 | 1.000 | 9.5% |
| 0798 | D | D | 33.72 | 32.64 | 1.000 | 1.000 | -3.2% |
| 0798 | E | D | 38.10 | 32.64 | 1.130 | 1.000 | -14.3% |
| 0959 | A | D | 0.42 | 0.58 | 0.700 | 1.000 | 38.1% |
| 0959 | B | D | 0.47 | 0.58 | 0.783 | 1.000 | 23.4% |
| 0959 | C | D | 0.53 | 0.58 | 0.883 | 1.000 | 9.4% |
| 0959 | D | D | 0.60 | 0.58 | 1.000 | 1.000 | -3.3% |
| 0959 | E | D | 0.68 | 0.58 | 1.133 | 1.000 | -14.7% |
| 0983 | A | D | 0.96 | 1.34 | 0.696 | 1.000 | 39.6% |
| 0983 | B | D | 1.08 | 1.34 | 0.783 | 1.000 | 24.1% |
| 0983 | C | D | 1.22 | 1.34 | 0.884 | 1.000 | 9.8% |
| 0983 | D | D | 1.38 | 1.34 | 1.000 | 1.000 | -2.9% |
| 0983 | E | D | 1.56 | 1.34 | 1.130 | 1.000 | -14.1% |
| 0984 | A | D | 0.93 | 1.32 | 0.694 | 1.000 | 41.9% |
| 0984 | B | D | 1.05 | 1.32 | 0.784 | 1.000 | 25.7% |
| 0984 | C | D | 1.18 | 1.32 | 0.881 | 1.000 | 11.9% |
| 0984 | D | D | 1.34 | 1.32 | 1.000 | 1.000 | -1.5% |
| 0984 | E | D | 1.51 | 1.32 | 1.127 | 1.000 | -12.6% |
| 0222 | A | D | 12.97 | 18.36 | 0.695 | 1.000 | 41.6% |
| 0222 | B | D | 14.57 | 18.36 | 0.781 | 1.000 | 26.0% |
| 0222 | C | D | 16.50 | 18.36 | 0.884 | 1.000 | 11.3% |
| 0222 | D | D | 18.66 | 18.36 | 1.000 | 1.000 | -1.6% |
| 0222 | E | D | 21.09 | 18.36 | 1.130 | 1.000 | -12.9% |
| 0230 | A | D | 14.34 | 20.23 | 0.695 | 1.000 | 41.1% |
| 0230 | B | D | 16.12 | 20.23 | 0.781 | 1.000 | 25.5% |
| 0230 | C | D | 18.25 | 20.23 | 0.884 | 1.000 | 10.8% |
| 0230 | D | D | 20.64 | 20.23 | 1.000 | 1.000 | -2.0% |
| 0230 | E | D | 23.32 | 20.23 | 1.130 | 1.000 | -13.3% |
| 0232 | A | D | 13.87 | 19.31 | 0.695 | 1.000 | 39.2% |
| 0232 | B | D | 15.58 | 19.31 | 0.781 | 1.000 | 23.9% |
| 0232 | C | D | 17.64 | 19.31 | 0.884 | 1.000 | 9.5% |
| 0232 | D | D | 19.95 | 19.31 | 1.000 | 1.000 | -3.2% |
| 0232 | E | D | 22.54 | 19.31 | 1.130 | 1.000 | -14.3% |
| 0277 | A | D | 33.55 | 42.49 | 0.695 | 1.000 | 26.6% |
| 0277 | B | D | 37.71 | 42.49 | 0.781 | 1.000 | 12.7% |
| 0277 | C | D | 42.68 | 42.49 | 0.884 | 1.000 | -0.4% |
| 0277 | D | D | 48.28 | 42.49 | 1.000 | 1.000 | -12.0% |
| 0277 | E | D | 54.56 | 42.49 | 1.130 | 1.000 | -22.1% |
| 0702 | A | D | 18.95 | 26.39 | 0.695 | 1.000 | 39.3% |
| 0702 | B | D | 21.29 | 26.39 | 0.781 | 1.000 | 24.0% |
| 0702 | C | D | 24.10 | 26.39 | 0.884 | 1.000 | 9.5% |
| 0702 | D | D | 27.26 | 26.39 | 1.000 | 1.000 | -3.2% |
| 0702 | E | D | 30.80 | 26.39 | 1.130 | 1.000 | -14.3% |
| 0785 | A | D | 3.25 | 4.53 | 0.694 | 1.000 | 39.4% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0785 | B | D | 3.66 | 4.53 | 0.782 | 1.000 | 23.8% |
| 0785 | C | D | 4.14 | 4.53 | 0.885 | 1.000 | 9.4% |
| 0785 | D | D | 4.68 | 4.53 | 1.000 | 1.000 | -3.2% |
| 0785 | E | D | 5.29 | 4.53 | 1.130 | 1.000 | -14.4% |
| 0218 | A | D | 74.01 | 103.08 | 0.695 | 1.000 | 39.3% |
| 0218 | B | D | 83.17 | 103.08 | 0.781 | 1.000 | 23.9% |
| 0218 | C | D | 94.14 | 103.08 | 0.884 | 1.000 | 9.5% |
| 0218 | D | D | 106.49 | 103.08 | 1.000 | 1.000 | -3.2% |
| 0218 | E | D | 120.33 | 103.08 | 1.130 | 1.000 | -14.3% |
| 0287 | A | D | 85.31 | 108.02 | 0.695 | 1.000 | 26.6% |
| 0287 | B | D | 95.87 | 108.02 | 0.781 | 1.000 | 12.7% |
| 0287 | C | D | 108.51 | 108.02 | 0.884 | 1.000 | -0.5% |
| 0287 | D | D | 122.75 | 108.02 | 1.000 | 1.000 | -12.0% |
| 0287 | E | D | 138.71 | 108.02 | 1.130 | 1.000 | -22.1% |
| 0220 | A | D | 13.46 | 18.74 | 0.695 | 1.000 | 39.2% |
| 0220 | B | D | 15.12 | 18.74 | 0.781 | 1.000 | 23.9% |
| 0220 | C | D | 17.11 | 18.74 | 0.884 | 1.000 | 9.5% |
| 0220 | D | D | 19.36 | 18.74 | 1.000 | 1.000 | -3.2% |
| 0220 | E | D | 21.88 | 18.74 | 1.130 | 1.000 | -14.4% |
| 0221 | A | D | 1.19 | 1.66 | 0.696 | 1.000 | 39.5% |
| 0221 | B | D | 1.34 | 1.66 | 0.784 | 1.000 | 23.9% |
| 0221 | C | D | 1.51 | 1.66 | 0.883 | 1.000 | 9.9% |
| 0221 | D | D | 1.71 | 1.66 | 1.000 | 1.000 | -2.9% |
| 0221 | E | D | 1.93 | 1.66 | 1.129 | 1.000 | -14.0% |
| 0247 | A | D | 17.89 | 24.92 | 0.695 | 1.000 | 39.3% |
| 0247 | B | D | 20.10 | 24.92 | 0.781 | 1.000 | 24.0% |
| 0247 | C | D | 22.75 | 24.92 | 0.884 | 1.000 | 9.5% |
| 0247 | D | D | 25.74 | 24.92 | 1.000 | 1.000 | -3.2% |
| 0247 | E | D | 29.09 | 24.92 | 1.130 | 1.000 | -14.3% |
| 0238 | A | D | 14.98 | 22.59 | 0.695 | 1.000 | 50.8% |
| 0238 | B | D | 16.84 | 22.59 | 0.781 | 1.000 | 34.1% |
| 0238 | C | D | 19.06 | 22.59 | 0.884 | 1.000 | 18.5% |
| 0238 | D | D | 21.56 | 22.59 | 1.000 | 1.000 | 4.8% |
| 0238 | E | D | 24.36 | 22.59 | 1.130 | 1.000 | -7.3% |
| 0249 | A | D | 2.50 | 2.66 | 0.696 | 1.000 | 6.4% |
| 0249 | B | D | 2.80 | 2.66 | 0.780 | 1.000 | -5.0% |
| 0249 | C | D | 3.17 | 2.66 | 0.883 | 1.000 | -16.1% |
| 0249 | D | D | 3.59 | 2.66 | 1.000 | 1.000 | -25.9% |
| 0249 | E | D | 4.06 | 2.66 | 1.131 | 1.000 | -34.5% |
| 0251 | A | D | 31.54 | 43.93 | 0.695 | 1.000 | 39.3% |
| 0251 | B | D | 35.44 | 43.93 | 0.781 | 1.000 | 24.0% |
| 0251 | C | D | 40.12 | 43.93 | 0.884 | 1.000 | 9.5% |
| 0251 | D | D | 45.38 | 43.93 | 1.000 | 1.000 | -3.2% |
| 0251 | E | D | 51.28 | 43.93 | 1.130 | 1.000 | -14.3% |
| 0744 | A | D | 12.30 | 17.13 | 0.695 | 1.000 | 39.3% |
| 0744 | B | D | 13.82 | 17.13 | 0.781 | 1.000 | 24.0% |
| 0744 | C | D | 15.65 | 17.13 | 0.884 | 1.000 | 9.5% |
| 0744 | D | D | 17.70 | 17.13 | 1.000 | 1.000 | -3.2% |
| 0744 | E | D | 20.00 | 17.13 | 1.130 | 1.000 | -14.4% |
| 0102 | A | D | 44.25 | 63.42 | 0.695 | 1.000 | 43.3% |
| 0102 | B | D | 49.73 | 63.42 | 0.781 | 1.000 | 27.5% |
| 0102 | C | D | 56.28 | 63.42 | 0.884 | 1.000 | 12.7% |
| 0102 | D | D | 63.67 | 63.42 | 1.000 | 1.000 | -0.4% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0102 | E | D | 71.95 | 63.42 | 1.130 | 1.000 | -11.9% |
| 0103 | A | D | 44.25 | 63.42 | 0.695 | 1.000 | 43.3% |
| 0103 | B | D | 49.73 | 63.42 | 0.781 | 1.000 | 27.5% |
| 0103 | C | D | 56.28 | 63.42 | 0.884 | 1.000 | 12.7% |
| 0103 | D | D | 63.67 | 63.42 | 1.000 | 1.000 | -0.4% |
| 0103 | E | D | 71.95 | 63.42 | 1.130 | 1.000 | -11.9% |
| 0104 | A | D | 44.25 | 63.42 | 0.695 | 1.000 | 43.3% |
| 0104 | B | D | 49.73 | 63.42 | 0.781 | 1.000 | 27.5% |
| 0104 | C | D | 56.28 | 63.42 | 0.884 | 1.000 | 12.7% |
| 0104 | D | D | 63.67 | 63.42 | 1.000 | 1.000 | -0.4% |
| 0104 | E | D | 71.95 | 63.42 | 1.130 | 1.000 | -11.9% |
| 0106 | A | D | 44.25 | 63.42 | 0.695 | 1.000 | 43.3% |
| 0106 | B | D | 49.73 | 63.42 | 0.781 | 1.000 | 27.5% |
| 0106 | C | D | 56.28 | 63.42 | 0.884 | 1.000 | 12.7% |
| 0106 | D | D | 63.67 | 63.42 | 1.000 | 1.000 | -0.4% |
| 0106 | E | D | 71.95 | 63.42 | 1.130 | 1.000 | -11.9% |
| 0108 | A | D | 42.04 | 59.22 | 0.695 | 1.000 | 40.9% |
| 0108 | B | D | 47.24 | 59.22 | 0.781 | 1.000 | 25.4% |
| 0108 | C | D | 53.47 | 59.22 | 0.884 | 1.000 | 10.8% |
| 0108 | D | D | 60.49 | 59.22 | 1.000 | 1.000 | -2.1% |
| 0108 | E | D | 68.35 | 59.22 | 1.130 | 1.000 | -13.4% |
| 0109 | A | D | 42.04 | 59.22 | 0.695 | 1.000 | 40.9% |
| 0109 | B | D | 47.24 | 59.22 | 0.781 | 1.000 | 25.4% |
| 0109 | C | D | 53.47 | 59.22 | 0.884 | 1.000 | 10.8% |
| 0109 | D | D | 60.49 | 59.22 | 1.000 | 1.000 | -2.1% |
| 0109 | E | D | 68.35 | 59.22 | 1.130 | 1.000 | -13.4% |
| 0110 | A | D | 42.04 | 59.22 | 0.695 | 1.000 | 40.9% |
| 0110 | B | D | 47.24 | 59.22 | 0.781 | 1.000 | 25.4% |
| 0110 | C | D | 53.47 | 59.22 | 0.884 | 1.000 | 10.8% |
| 0110 | D | D | 60.49 | 59.22 | 1.000 | 1.000 | -2.1% |
| 0110 | E | D | 68.35 | 59.22 | 1.130 | 1.000 | -13.4% |
| 0101 | A | D | 23.39 | 31.44 | 0.695 | 1.000 | 34.4% |
| 0101 | B | D | 26.29 | 31.44 | 0.781 | 1.000 | 19.6% |
| 0101 | C | D | 29.76 | 31.44 | 0.884 | 1.000 | 5.6% |
| 0101 | D | D | 33.66 | 31.44 | 1.000 | 1.000 | -6.6% |
| 0101 | E | D | 38.04 | 31.44 | 1.130 | 1.000 | -17.4% |
| 0149 | A | D | 24.06 | 33.06 | 0.695 | 1.000 | 37.4% |
| 0149 | B | D | 27.04 | 33.06 | 0.781 | 1.000 | 22.3% |
| 0149 | C | D | 30.60 | 33.06 | 0.884 | 1.000 | 8.0% |
| 0149 | D | D | 34.62 | 33.06 | 1.000 | 1.000 | -4.5% |
| 0149 | E | D | 39.12 | 33.06 | 1.130 | 1.000 | -15.5% |
| 0150 | A | D | 24.06 | 33.06 | 0.695 | 1.000 | 37.4% |
| 0150 | B | D | 27.04 | 33.06 | 0.781 | 1.000 | 22.3% |
| 0150 | C | D | 30.60 | 33.06 | 0.884 | 1.000 | 8.0% |
| 0150 | D | D | 34.62 | 33.06 | 1.000 | 1.000 | -4.5% |
| 0150 | E | D | 39.12 | 33.06 | 1.130 | 1.000 | -15.5% |
| 0151 | A | D | 24.06 | 33.06 | 0.695 | 1.000 | 37.4% |
| 0151 | B | D | 27.04 | 33.06 | 0.781 | 1.000 | 22.3% |
| 0151 | C | D | 30.60 | 33.06 | 0.884 | 1.000 | 8.0% |
| 0151 | D | D | 34.62 | 33.06 | 1.000 | 1.000 | -4.5% |
| 0151 | E | D | 39.12 | 33.06 | 1.130 | 1.000 | -15.5% |
| 0152 | A | D | 24.06 | 33.06 | 0.695 | 1.000 | 37.4% |
| 0152 | B | D | 27.04 | 33.06 | 0.781 | 1.000 | 22.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0152 | C | D | 30.60 | 33.06 | 0.884 | 1.000 | 8.0% |
| 0152 | D | D | 34.62 | 33.06 | 1.000 | 1.000 | -4.5% |
| 0152 | E | D | 39.12 | 33.06 | 1.130 | 1.000 | -15.5% |
| 0153 | A | D | 23.39 | 31.44 | 0.695 | 1.000 | 34.4% |
| 0153 | B | D | 26.29 | 31.44 | 0.781 | 1.000 | 19.6% |
| 0153 | C | D | 29.76 | 31.44 | 0.884 | 1.000 | 5.6% |
| 0153 | D | D | 33.66 | 31.44 | 1.000 | 1.000 | -6.6% |
| 0153 | E | D | 38.04 | 31.44 | 1.130 | 1.000 | -17.4% |
| 0154 | A | D | 23.39 | 31.44 | 0.695 | 1.000 | 34.4% |
| 0154 | B | D | 26.29 | 31.44 | 0.781 | 1.000 | 19.6% |
| 0154 | C | D | 29.76 | 31.44 | 0.884 | 1.000 | 5.6% |
| 0154 | D | D | 33.66 | 31.44 | 1.000 | 1.000 | -6.6% |
| 0154 | E | D | 38.04 | 31.44 | 1.130 | 1.000 | -17.4% |
| 0155 | A | D | 23.39 | 31.44 | 0.695 | 1.000 | 34.4% |
| 0155 | B | D | 26.29 | 31.44 | 0.781 | 1.000 | 19.6% |
| 0155 | C | D | 29.76 | 31.44 | 0.884 | 1.000 | 5.6% |
| 0155 | D | D | 33.66 | 31.44 | 1.000 | 1.000 | -6.6% |
| 0155 | E | D | 38.04 | 31.44 | 1.130 | 1.000 | -17.4% |
| 0922 | A | D | 124.70 | 176.02 | 0.695 | 1.000 | 41.2% |
| 0922 | B | D | 140.13 | 176.02 | 0.781 | 1.000 | 25.6% |
| 0922 | C | D | 158.62 | 176.02 | 0.884 | 1.000 | 11.0% |
| 0922 | D | D | 179.43 | 176.02 | 1.000 | 1.000 | -1.9% |
| 0922 | E | D | 202.76 | 176.02 | 1.130 | 1.000 | -13.2% |
| D105 | A | D | 193.78 | 218.31 | 0.695 | 1.000 | 12.7% |
| D105 | B | D | 217.76 | 218.31 | 0.781 | 1.000 | 0.3% |
| D105 | C | D | 246.48 | 218.31 | 0.884 | 1.000 | -11.4% |
| D105 | D | D | 278.82 | 218.31 | 1.000 | 1.000 | -21.7% |
| D105 | E | D | 315.07 | 218.31 | 1.130 | 1.000 | -30.7% |
| D107 | A | D | 211.72 | 254.70 | 0.695 | 1.000 | 20.3% |
| D107 | B | D | 237.92 | 254.70 | 0.781 | 1.000 | 7.1% |
| D107 | C | D | 269.29 | 254.70 | 0.884 | 1.000 | -5.4% |
| D107 | D | D | 304.63 | 254.70 | 1.000 | 1.000 | -16.4% |
| D107 | E | D | 344.23 | 254.70 | 1.130 | 1.000 | -26.0% |
| D919 | A | D | 93.92 | 145.54 | 0.695 | 1.000 | 55.0% |
| D919 | B | D | 105.54 | 145.54 | 0.781 | 1.000 | 37.9% |
| D919 | C | D | 119.45 | 145.54 | 0.884 | 1.000 | 21.8% |
| D919 | D | D | 135.13 | 145.54 | 1.000 | 1.000 | 7.7% |
| D919 | E | D | 152.70 | 145.54 | 1.130 | 1.000 | -4.7% |
| D920 | A | D | 116.52 | 181.93 | 0.695 | 1.000 | 56.1% |
| D920 | B | D | 130.94 | 181.93 | 0.781 | 1.000 | 38.9% |
| D920 | C | D | 148.21 | 181.93 | 0.884 | 1.000 | 22.8% |
| D920 | D | D | 167.66 | 181.93 | 1.000 | 1.000 | 8.5% |
| D920 | E | D | 189.46 | 181.93 | 1.130 | 1.000 | -4.0% |
| 0160 | A | D | 13.64 | 19.63 | 0.695 | 1.000 | 43.9% |
| 0160 | B | D | 15.33 | 19.63 | 0.781 | 1.000 | 28.0% |
| 0160 | C | D | 17.35 | 19.63 | 0.884 | 1.000 | 13.1% |
| 0160 | D | D | 19.63 | 19.63 | 1.000 | 1.000 | 0.0% |
| 0160 | E | D | 22.18 | 19.63 | 1.130 | 1.000 | -11.5% |
| 0161 | A | D | 20.96 | 34.08 | 0.695 | 1.000 | 62.6% |
| 0161 | B | D | 23.55 | 34.08 | 0.781 | 1.000 | 44.7% |
| 0161 | C | D | 26.66 | 34.08 | 0.884 | 1.000 | 27.8% |
| 0161 | D | D | 30.16 | 34.08 | 1.000 | 1.000 | 13.0% |
| 0161 | E | D | 34.08 | 34.08 | 1.130 | 1.000 | 0.0% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0420 | A | D | 0.42 | 0.54 | 0.689 | 1.000 | 28.6% |
| 0420 | B | D | 0.48 | 0.54 | 0.787 | 1.000 | 12.5% |
| 0420 | C | D | 0.54 | 0.54 | 0.885 | 1.000 | 0.0% |
| 0420 | D | D | 0.61 | 0.54 | 1.000 | 1.000 | -11.5% |
| 0420 | E | D | 0.69 | 0.54 | 1.131 | 1.000 | -21.7% |
| 0939 | A | D | 259.74 | 365.51 | 0.695 | 1.000 | 40.7% |
| 0939 | B | D | 291.88 | 365.51 | 0.781 | 1.000 | 25.2% |
| 0939 | C | D | 330.38 | 365.51 | 0.884 | 1.000 | 10.6% |
| 0939 | D | D | 373.73 | 365.51 | 1.000 | 1.000 | -2.2% |
| 0939 | E | D | 422.31 | 365.51 | 1.130 | 1.000 | -13.4% |
| 0626 | A | D | 117.93 | 174.77 | 0.695 | 1.000 | 48.2% |
| 0626 | B | D | 132.52 | 174.77 | 0.781 | 1.000 | 31.9% |
| 0626 | C | D | 150.00 | 174.77 | 0.884 | 1.000 | 16.5% |
| 0626 | D | D | 169.68 | 174.77 | 1.000 | 1.000 | 3.0% |
| 0626 | E | D | 191.74 | 174.77 | 1.130 | 1.000 | -8.9% |
| 0687 | A | D | 2.27 | 3.37 | 0.694 | 1.000 | 48.5% |
| 0687 | B | D | 2.55 | 3.37 | 0.780 | 1.000 | 32.2% |
| 0687 | C | D | 2.89 | 3.37 | 0.884 | 1.000 | 16.6% |
| 0687 | D | D | 3.27 | 3.37 | 1.000 | 1.000 | 3.1% |
| 0687 | E | D | 3.70 | 3.37 | 1.131 | 1.000 | -8.9% |
| 0765 | A | D | 18.81 | 31.51 | 0.695 | 1.000 | 67.5% |
| 0765 | B | D | 21.14 | 31.51 | 0.781 | 1.000 | 49.1% |
| 0765 | C | D | 23.93 | 31.51 | 0.884 | 1.000 | 31.7% |
| 0765 | D | D | 27.07 | 31.51 | 1.000 | 1.000 | 16.4% |
| 0765 | E | D | 30.59 | 31.51 | 1.130 | 1.000 | 3.0% |
| 0901 | A | D | 3.16 | 4.68 | 0.696 | 1.000 | 48.1% |
| 0901 | B | D | 3.55 | 4.68 | 0.782 | 1.000 | 31.8% |
| 0901 | C | D | 4.01 | 4.68 | 0.883 | 1.000 | 16.7% |
| 0901 | D | D | 4.54 | 4.68 | 1.000 | 1.000 | 3.1% |
| 0901 | E | D | 5.13 | 4.68 | 1.130 | 1.000 | -8.8% |
| 0990 | A | D | 8.28 | 12.27 | 0.695 | 1.000 | 48.2% |
| 0990 | B | D | 9.30 | 12.27 | 0.781 | 1.000 | 31.9% |
| 0990 | C | D | 10.53 | 12.27 | 0.884 | 1.000 | 16.5% |
| 0990 | D | D | 11.91 | 12.27 | 1.000 | 1.000 | 3.0% |
| 0990 | E | D | 13.46 | 12.27 | 1.130 | 1.000 | -8.8% |
| 0130 | A | D | 6.05 | 8.97 | 0.695 | 1.000 | 48.3% |
| 0130 | B | D | 6.80 | 8.97 | 0.781 | 1.000 | 31.9% |
| 0130 | C | D | 7.70 | 8.97 | 0.884 | 1.000 | 16.5% |
| 0130 | D | D | 8.71 | 8.97 | 1.000 | 1.000 | 3.0% |
| 0130 | E | D | 9.84 | 8.97 | 1.130 | 1.000 | -8.8% |
| 0131 | A | D | 5.82 | 8.63 | 0.695 | 1.000 | 48.3% |
| 0131 | B | D | 6.54 | 8.63 | 0.780 | 1.000 | 32.0% |
| 0131 | C | D | 7.41 | 8.63 | 0.884 | 1.000 | 16.5% |
| 0131 | D | D | 8.38 | 8.63 | 1.000 | 1.000 | 3.0% |
| 0131 | E | D | 9.47 | 8.63 | 1.130 | 1.000 | -8.9% |
| 0132 | A | D | 2.98 | 4.99 | 0.695 | 1.000 | 67.4% |
| 0132 | B | D | 3.35 | 4.99 | 0.781 | 1.000 | 49.0% |
| 0132 | C | D | 3.79 | 4.99 | 0.883 | 1.000 | 31.7% |
| 0132 | D | D | 4.29 | 4.99 | 1.000 | 1.000 | 16.3% |
| 0132 | E | D | 4.85 | 4.99 | 1.131 | 1.000 | 2.9% |
| 0159 | A | D | 79.61 | 115.11 | 0.695 | 1.000 | 44.6% |
| 0159 | B | D | 89.46 | 115.11 | 0.781 | 1.000 | 28.7% |
| 0159 | C | D | 101.25 | 115.11 | 0.884 | 1.000 | 13.7% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0159 | D | D | 114.54 | 115.11 | 1.000 | 1.000 | 0.5% |
| 0159 | E | D | 129.43 | 115.11 | 1.130 | 1.000 | -11.1% |
| 0495 | A | D | 3.26 | 4.29 | 0.695 | 1.000 | 31.6% |
| 0495 | B | D | 3.66 | 4.29 | 0.780 | 1.000 | 17.2% |
| 0495 | C | D | 4.15 | 4.29 | 0.885 | 1.000 | 3.4% |
| 0495 | D | D | 4.69 | 4.29 | 1.000 | 1.000 | -8.5% |
| 0495 | E | D | 5.30 | 4.29 | 1.130 | 1.000 | -19.1% |
| 0496 | A | D | 3.26 | 4.38 | 0.695 | 1.000 | 34.4% |
| 0496 | B | D | 3.66 | 4.38 | 0.780 | 1.000 | 19.7% |
| 0496 | C | D | 4.15 | 4.38 | 0.885 | 1.000 | 5.5% |
| 0496 | D | D | 4.69 | 4.38 | 1.000 | 1.000 | -6.6% |
| 0496 | E | D | 5.30 | 4.38 | 1.130 | 1.000 | -17.4% |
| 0497 | A | D | 3.42 | 4.78 | 0.695 | 1.000 | 39.8% |
| 0497 | B | D | 3.84 | 4.78 | 0.780 | 1.000 | 24.5% |
| 0497 | C | D | 4.35 | 4.78 | 0.884 | 1.000 | 9.9% |
| 0497 | D | D | 4.92 | 4.78 | 1.000 | 1.000 | -2.8% |
| 0497 | E | D | 5.56 | 4.78 | 1.130 | 1.000 | -14.0% |
| 0506 | A | D | 3.26 | 4.47 | 0.695 | 1.000 | 37.1% |
| 0506 | B | D | 3.66 | 4.47 | 0.780 | 1.000 | 22.1% |
| 0506 | C | D | 4.15 | 4.47 | 0.885 | 1.000 | 7.7% |
| 0506 | D | D | 4.69 | 4.47 | 1.000 | 1.000 | -4.7% |
| 0506 | E | D | 5.30 | 4.47 | 1.130 | 1.000 | -15.7% |
| 0507 | A | D | 2.33 | 3.45 | 0.696 | 1.000 | 48.1% |
| 0507 | B | D | 2.62 | 3.45 | 0.782 | 1.000 | 31.7% |
| 0507 | C | D | 2.96 | 3.45 | 0.884 | 1.000 | 16.6% |
| 0507 | D | D | 3.35 | 3.45 | 1.000 | 1.000 | 3.0% |
| 0507 | E | D | 3.79 | 3.45 | 1.131 | 1.000 | -9.0% |
| 0522 | A | D | 2.04 | 3.02 | 0.696 | 1.000 | 48.0% |
| 0522 | B | D | 2.29 | 3.02 | 0.782 | 1.000 | 31.9% |
| 0522 | C | D | 2.59 | 3.02 | 0.884 | 1.000 | 16.6% |
| 0522 | D | D | 2.93 | 3.02 | 1.000 | 1.000 | 3.1% |
| 0522 | E | D | 3.31 | 3.02 | 1.130 | 1.000 | -8.8% |
| 0565 | A | D | 4.21 | 6.24 | 0.695 | 1.000 | 48.2% |
| 0565 | B | D | 4.73 | 6.24 | 0.781 | 1.000 | 31.9% |
| 0565 | C | D | 5.36 | 6.24 | 0.884 | 1.000 | 16.4% |
| 0565 | D | D | 6.06 | 6.24 | 1.000 | 1.000 | 3.0% |
| 0565 | E | D | 6.85 | 6.24 | 1.130 | 1.000 | -8.9% |
| 0579 | A | D | 3.26 | 4.47 | 0.695 | 1.000 | 37.1% |
| 0579 | B | D | 3.66 | 4.47 | 0.780 | 1.000 | 22.1% |
| 0579 | C | D | 4.15 | 4.47 | 0.885 | 1.000 | 7.7% |
| 0579 | D | D | 4.69 | 4.47 | 1.000 | 1.000 | -4.7% |
| 0579 | E | D | 5.30 | 4.47 | 1.130 | 1.000 | -15.7% |
| 0583 | A | D | 3.26 | 4.47 | 0.695 | 1.000 | 37.1% |
| 0583 | B | D | 3.66 | 4.47 | 0.780 | 1.000 | 22.1% |
| 0583 | C | D | 4.15 | 4.47 | 0.885 | 1.000 | 7.7% |
| 0583 | D | D | 4.69 | 4.47 | 1.000 | 1.000 | -4.7% |
| 0583 | E | D | 5.30 | 4.47 | 1.130 | 1.000 | -15.7% |
| 0754 | A | D | 2.72 | 4.23 | 0.694 | 1.000 | 55.5% |
| 0754 | B | D | 3.06 | 4.23 | 0.781 | 1.000 | 38.2% |
| 0754 | C | D | 3.47 | 4.23 | 0.885 | 1.000 | 21.9% |
| 0754 | D | D | 3.92 | 4.23 | 1.000 | 1.000 | 7.9% |
| 0754 | E | D | 4.43 | 4.23 | 1.130 | 1.000 | -4.5% |
| 0606 | A | D | 169.95 | 224.23 | 0.695 | 1.000 | 31.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0606 | B | D | 190.98 | 224.23 | 0.781 | 1.000 | 17.4% |
| 0606 | C | D | 216.16 | 224.23 | 0.884 | 1.000 | 3.7% |
| 0606 | D | D | 244.53 | 224.23 | 1.000 | 1.000 | -8.3% |
| 0606 | E | D | 276.32 | 224.23 | 1.130 | 1.000 | -18.9% |
| 0607 | A | D | 53.73 | 80.02 | 0.695 | 1.000 | 48.9% |
| 0607 | B | D | 60.38 | 80.02 | 0.781 | 1.000 | 32.5% |
| 0607 | C | D | 68.34 | 80.02 | 0.884 | 1.000 | 17.1% |
| 0607 | D | D | 77.31 | 80.02 | 1.000 | 1.000 | 3.5% |
| 0607 | E | D | 87.36 | 80.02 | 1.130 | 1.000 | -8.4% |
| 0622 | A | D | 0.62 | 0.83 | 0.697 | 1.000 | 33.9% |
| 0622 | B | D | 0.70 | 0.83 | 0.787 | 1.000 | 18.6% |
| 0622 | C | D | 0.79 | 0.83 | 0.888 | 1.000 | 5.1% |
| 0622 | D | D | 0.89 | 0.83 | 1.000 | 1.000 | -6.7% |
| 0622 | E | D | 1.01 | 0.83 | 1.135 | 1.000 | -17.8% |
| 0624 | A | D | 0.65 | 0.95 | 0.699 | 1.000 | 46.2% |
| 0624 | B | D | 0.73 | 0.95 | 0.785 | 1.000 | 30.1% |
| 0624 | C | D | 0.82 | 0.95 | 0.882 | 1.000 | 15.9% |
| 0624 | D | D | 0.93 | 0.95 | 1.000 | 1.000 | 2.2% |
| 0624 | E | D | 1.05 | 0.95 | 1.129 | 1.000 | -9.5% |
| 0683 | A | D | 0.09 | 0.13 | 0.692 | 1.000 | 44.4% |
| 0683 | B | D | 0.10 | 0.13 | 0.769 | 1.000 | 30.0% |
| 0683 | C | D | 0.11 | 0.13 | 0.846 | 1.000 | 18.2% |
| 0683 | D | D | 0.13 | 0.13 | 1.000 | 1.000 | 0.0% |
| 0683 | E | D | 0.15 | 0.13 | 1.154 | 1.000 | -13.3% |
| 0684 | A | D | 0.09 | 0.13 | 0.692 | 1.000 | 44.4% |
| 0684 | B | D | 0.10 | 0.13 | 0.769 | 1.000 | 30.0% |
| 0684 | C | D | 0.11 | 0.13 | 0.846 | 1.000 | 18.2% |
| 0684 | D | D | 0.13 | 0.13 | 1.000 | 1.000 | 0.0% |
| 0684 | E | D | 0.15 | 0.13 | 1.154 | 1.000 | -13.3% |
| 0628 | A | D | 10.17 | 14.22 | 0.695 | 1.000 | 39.8% |
| 0628 | B | D | 11.43 | 14.22 | 0.781 | 1.000 | 24.4% |
| 0628 | C | D | 12.93 | 14.22 | 0.884 | 1.000 | 10.0% |
| 0628 | D | D | 14.63 | 14.22 | 1.000 | 1.000 | -2.8% |
| 0628 | E | D | 16.53 | 14.22 | 1.130 | 1.000 | -14.0% |
| 0627 | A | D | 1.70 | 2.40 | 0.697 | 1.000 | 41.2% |
| 0627 | B | D | 1.91 | 2.40 | 0.783 | 1.000 | 25.7% |
| 0627 | C | D | 2.16 | 2.40 | 0.885 | 1.000 | 11.1% |
| 0627 | D | D | 2.44 | 2.40 | 1.000 | 1.000 | -1.6% |
| 0627 | E | D | 2.76 | 2.40 | 1.131 | 1.000 | -13.0% |
| 0629 | A | D | 0.82 | 1.16 | 0.695 | 1.000 | 41.5% |
| 0629 | B | D | 0.92 | 1.16 | 0.780 | 1.000 | 26.1% |
| 0629 | C | D | 1.04 | 1.16 | 0.881 | 1.000 | 11.5% |
| 0629 | D | D | 1.18 | 1.16 | 1.000 | 1.000 | -1.7% |
| 0629 | E | D | 1.33 | 1.16 | 1.127 | 1.000 | -12.8% |
| 0263 | A | D | 29.36 | 41.52 | 0.695 | 1.000 | 41.4% |
| 0263 | B | D | 32.99 | 41.52 | 0.781 | 1.000 | 25.9% |
| 0263 | C | D | 37.34 | 41.52 | 0.884 | 1.000 | 11.2% |
| 0263 | D | D | 42.24 | 41.52 | 1.000 | 1.000 | -1.7% |
| 0263 | E | D | 47.73 | 41.52 | 1.130 | 1.000 | -13.0% |
| 0425 | A | D | 66.44 | 93.96 | 0.695 | 1.000 | 41.4% |
| 0425 | B | D | 74.66 | 93.96 | 0.781 | 1.000 | 25.9% |
| 0425 | C | D | 84.50 | 93.96 | 0.884 | 1.000 | 11.2% |
| 0425 | D | D | 95.59 | 93.96 | 1.000 | 1.000 | -1.7% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0425 | E | D | 108.02 | 93.96 | 1.130 | 1.000 | -13.0% |
| 0608 | A | D | 10.04 | 14.20 | 0.695 | 1.000 | 41.4% |
| 0608 | B | D | 11.29 | 14.20 | 0.781 | 1.000 | 25.8% |
| 0608 | C | D | 12.77 | 14.20 | 0.884 | 1.000 | 11.2% |
| 0608 | D | D | 14.45 | 14.20 | 1.000 | 1.000 | -1.7% |
| 0608 | E | D | 16.33 | 14.20 | 1.130 | 1.000 | -13.0% |
| 0613 | A | D | 5.78 | 8.18 | 0.695 | 1.000 | 41.5% |
| 0613 | B | D | 6.50 | 8.18 | 0.781 | 1.000 | 25.8% |
| 0613 | C | D | 7.35 | 8.18 | 0.883 | 1.000 | 11.3% |
| 0613 | D | D | 8.32 | 8.18 | 1.000 | 1.000 | -1.7% |
| 0613 | E | D | 9.40 | 8.18 | 1.130 | 1.000 | -13.0% |
| 0621 | A | D | 13.52 | 19.12 | 0.695 | 1.000 | 41.4% |
| 0621 | B | D | 15.19 | 19.12 | 0.781 | 1.000 | 25.9% |
| 0621 | C | D | 17.19 | 19.12 | 0.884 | 1.000 | 11.2% |
| 0621 | D | D | 19.45 | 19.12 | 1.000 | 1.000 | -1.7% |
| 0621 | E | D | 21.98 | 19.12 | 1.130 | 1.000 | -13.0% |
| 0635 | A | D | 7.94 | 11.23 | 0.695 | 1.000 | 41.4% |
| 0635 | B | D | 8.92 | 11.23 | 0.781 | 1.000 | 25.9% |
| 0635 | C | D | 10.10 | 11.23 | 0.884 | 1.000 | 11.2% |
| 0635 | D | D | 11.42 | 11.23 | 1.000 | 1.000 | -1.7% |
| 0635 | E | D | 12.90 | 11.23 | 1.130 | 1.000 | -12.9% |
| 0717 | A | D | 124.18 | 175.64 | 0.695 | 1.000 | 41.4% |
| 0717 | B | D | 139.55 | 175.64 | 0.781 | 1.000 | 25.9% |
| 0717 | C | D | 157.95 | 175.64 | 0.884 | 1.000 | 11.2% |
| 0717 | D | D | 178.68 | 175.64 | 1.000 | 1.000 | -1.7% |
| 0717 | E | D | 201.91 | 175.64 | 1.130 | 1.000 | -13.0% |
| 0718 | A | D | 44.42 | 62.82 | 0.695 | 1.000 | 41.4% |
| 0718 | B | D | 49.91 | 62.82 | 0.781 | 1.000 | 25.9% |
| 0718 | C | D | 56.50 | 62.82 | 0.884 | 1.000 | 11.2% |
| 0718 | D | D | 63.91 | 62.82 | 1.000 | 1.000 | -1.7% |
| 0718 | E | D | 72.22 | 62.82 | 1.130 | 1.000 | -13.0% |
| 0763 | A | D | 98.74 | 124.91 | 0.695 | 1.000 | 26.5% |
| 0763 | B | D | 110.96 | 124.91 | 0.781 | 1.000 | 12.6% |
| 0763 | C | D | 125.59 | 124.91 | 0.884 | 1.000 | -0.5% |
| 0763 | D | D | 142.07 | 124.91 | 1.000 | 1.000 | -12.1% |
| 0763 | E | D | 160.54 | 124.91 | 1.130 | 1.000 | -22.2% |
| 0604 | A | D | 47.50 | 66.91 | 0.695 | 1.000 | 40.9% |
| 0604 | B | D | 53.37 | 66.91 | 0.781 | 1.000 | 25.4% |
| 0604 | C | D | 60.41 | 66.91 | 0.884 | 1.000 | 10.8% |
| 0604 | D | D | 68.34 | 66.91 | 1.000 | 1.000 | -2.1% |
| 0604 | E | D | 77.22 | 66.91 | 1.130 | 1.000 | -13.4% |
| 0921 | A | D | 89.67 | 126.83 | 0.695 | 1.000 | 41.4% |
| 0921 | B | D | 100.76 | 126.83 | 0.781 | 1.000 | 25.9% |
| 0921 | C | D | 114.05 | 126.83 | 0.884 | 1.000 | 11.2% |
| 0921 | D | D | 129.02 | 126.83 | 1.000 | 1.000 | -1.7% |
| 0921 | E | D | 145.79 | 126.83 | 1.130 | 1.000 | -13.0% |
| 0614 | A | D | 4.66 | 6.59 | 0.696 | 1.000 | 41.4% |
| 0614 | B | D | 5.23 | 6.59 | 0.781 | 1.000 | 26.0% |
| 0614 | C | D | 5.92 | 6.59 | 0.884 | 1.000 | 11.3% |
| 0614 | D | D | 6.70 | 6.59 | 1.000 | 1.000 | -1.6% |
| 0614 | E | D | 7.57 | 6.59 | 1.130 | 1.000 | -12.9% |
| 0615 | A | D | 4.35 | 6.15 | 0.695 | 1.000 | 41.4% |
| 0615 | B | D | 4.89 | 6.15 | 0.781 | 1.000 | 25.8% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0615 | C | D | 5.53 | 6.15 | 0.883 | 1.000 | 11.2% |
| 0615 | D | D | 6.26 | 6.15 | 1.000 | 1.000 | -1.8% |
| 0615 | E | D | 7.07 | 6.15 | 1.129 | 1.000 | -13.0% |
| 0616 | A | D | 4.43 | 5.91 | 0.694 | 1.000 | 33.4% |
| 0616 | B | D | 4.98 | 5.91 | 0.781 | 1.000 | 18.7% |
| 0616 | C | D | 5.64 | 5.91 | 0.884 | 1.000 | 4.8% |
| 0616 | D | D | 6.38 | 5.91 | 1.000 | 1.000 | -7.4% |
| 0616 | E | D | 7.21 | 5.91 | 1.130 | 1.000 | -18.0% |
| 0617 | A | D | 4.32 | 5.25 | 0.696 | 1.000 | 21.5% |
| 0617 | B | D | 4.85 | 5.25 | 0.781 | 1.000 | 8.2% |
| 0617 | C | D | 5.49 | 5.25 | 0.884 | 1.000 | -4.4% |
| 0617 | D | D | 6.21 | 5.25 | 1.000 | 1.000 | -15.5% |
| 0617 | E | D | 7.02 | 5.25 | 1.130 | 1.000 | -25.2% |
| 0957 | A | D | 4.82 | 6.82 | 0.695 | 1.000 | 41.5% |
| 0957 | B | D | 5.42 | 6.82 | 0.781 | 1.000 | 25.8% |
| 0957 | C | D | 6.13 | 6.82 | 0.883 | 1.000 | 11.3% |
| 0957 | D | D | 6.94 | 6.82 | 1.000 | 1.000 | -1.7% |
| 0957 | E | D | 7.84 | 6.82 | 1.130 | 1.000 | -13.0% |
| 0373 | A | D | 11.01 | 14.79 | 0.695 | 1.000 | 34.3% |
| 0373 | B | D | 12.37 | 14.79 | 0.781 | 1.000 | 19.6% |
| 0373 | C | D | 14.00 | 14.79 | 0.884 | 1.000 | 5.6% |
| 0373 | D | D | 15.84 | 14.79 | 1.000 | 1.000 | -6.6% |
| 0373 | E | D | 17.90 | 14.79 | 1.130 | 1.000 | -17.4% |
| 0742 | A | D | 1.38 | 1.86 | 0.693 | 1.000 | 34.8% |
| 0742 | B | D | 1.55 | 1.86 | 0.779 | 1.000 | 20.0% |
| 0742 | C | D | 1.76 | 1.86 | 0.884 | 1.000 | 5.7% |
| 0742 | D | D | 1.99 | 1.86 | 1.000 | 1.000 | -6.5% |
| 0742 | E | D | 2.25 | 1.86 | 1.131 | 1.000 | -17.3% |
| 0782 | A | D | 3.43 | 4.60 | 0.696 | 1.000 | 34.1% |
| 0782 | B | D | 3.85 | 4.60 | 0.781 | 1.000 | 19.5% |
| 0782 | C | D | 4.36 | 4.60 | 0.884 | 1.000 | 5.5% |
| 0782 | D | D | 4.93 | 4.60 | 1.000 | 1.000 | -6.7% |
| 0782 | E | D | 5.57 | 4.60 | 1.130 | 1.000 | -17.4% |
| 0935 | A | D | 3.37 | 4.53 | 0.695 | 1.000 | 34.4% |
| 0935 | B | D | 3.79 | 4.53 | 0.781 | 1.000 | 19.5% |
| 0935 | C | D | 4.29 | 4.53 | 0.885 | 1.000 | 5.6% |
| 0935 | D | D | 4.85 | 4.53 | 1.000 | 1.000 | -6.6% |
| 0935 | E | D | 5.48 | 4.53 | 1.130 | 1.000 | -17.3% |
| 0203 | A | D | 9.95 | 13.37 | 0.695 | 1.000 | 34.4% |
| 0203 | B | D | 11.18 | 13.37 | 0.781 | 1.000 | 19.6% |
| 0203 | C | D | 12.65 | 13.37 | 0.884 | 1.000 | 5.7% |
| 0203 | D | D | 14.31 | 13.37 | 1.000 | 1.000 | -6.6% |
| 0203 | E | D | 16.17 | 13.37 | 1.130 | 1.000 | -17.3% |
| 0321 | A | D | 2.44 | 3.28 | 0.695 | 1.000 | 34.4% |
| 0321 | B | D | 2.74 | 3.28 | 0.781 | 1.000 | 19.7% |
| 0321 | C | D | 3.10 | 3.28 | 0.883 | 1.000 | 5.8% |
| 0321 | D | D | 3.51 | 3.28 | 1.000 | 1.000 | -6.6% |
| 0321 | E | D | 3.97 | 3.28 | 1.131 | 1.000 | -17.4% |
| 0317 | A | D | 1.37 | 1.84 | 0.695 | 1.000 | 34.3% |
| 0317 | B | D | 1.54 | 1.84 | 0.782 | 1.000 | 19.5% |
| 0317 | C | D | 1.74 | 1.84 | 0.883 | 1.000 | 5.7% |
| 0317 | D | D | 1.97 | 1.84 | 1.000 | 1.000 | -6.6% |
| 0317 | E | D | 2.23 | 1.84 | 1.132 | 1.000 | -17.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0319 | A | D | 0.58 | 0.78 | 0.699 | 1.000 | 34.5% |
| 0319 | B | D | 0.65 | 0.78 | 0.783 | 1.000 | 20.0% |
| 0319 | C | D | 0.73 | 0.78 | 0.880 | 1.000 | 6.8% |
| 0319 | D | D | 0.83 | 0.78 | 1.000 | 1.000 | -6.0% |
| 0319 | E | D | 0.94 | 0.78 | 1.133 | 1.000 | -17.0% |
| 0301 | A | D | 3.68 | 4.95 | 0.694 | 1.000 | 34.5% |
| 0301 | B | D | 4.14 | 4.95 | 0.781 | 1.000 | 19.6% |
| 0301 | C | D | 4.69 | 4.95 | 0.885 | 1.000 | 5.5% |
| 0301 | D | D | 5.30 | 4.95 | 1.000 | 1.000 | -6.6% |
| 0301 | E | D | 5.99 | 4.95 | 1.130 | 1.000 | -17.4% |
| 0318 | A | D | 0.90 | 1.21 | 0.692 | 1.000 | 34.4% |
| 0318 | B | D | 1.02 | 1.21 | 0.785 | 1.000 | 18.6% |
| 0318 | C | D | 1.15 | 1.21 | 0.885 | 1.000 | 5.2% |
| 0318 | D | D | 1.30 | 1.21 | 1.000 | 1.000 | -6.9% |
| 0318 | E | D | 1.47 | 1.21 | 1.131 | 1.000 | -17.7% |
| 0326 | A | D | 1.68 | 2.26 | 0.694 | 1.000 | 34.5% |
| 0326 | B | D | 1.89 | 2.26 | 0.781 | 1.000 | 19.6% |
| 0326 | C | D | 2.14 | 2.26 | 0.884 | 1.000 | 5.6% |
| 0326 | D | D | 2.42 | 2.26 | 1.000 | 1.000 | -6.6% |
| 0326 | E | D | 2.73 | 2.26 | 1.128 | 1.000 | -17.2% |
| 0303 | A | D | 1.83 | 2.46 | 0.696 | 1.000 | 34.4% |
| 0303 | B | D | 2.05 | 2.46 | 0.779 | 1.000 | 20.0% |
| 0303 | C | D | 2.32 | 2.46 | 0.882 | 1.000 | 6.0% |
| 0303 | D | D | 2.63 | 2.46 | 1.000 | 1.000 | -6.5% |
| 0303 | E | D | 2.97 | 2.46 | 1.129 | 1.000 | -17.2% |
| 0308 | A | D | 4.55 | 6.12 | 0.695 | 1.000 | 34.5% |
| 0308 | B | D | 5.12 | 6.12 | 0.782 | 1.000 | 19.5% |
| 0308 | C | D | 5.79 | 6.12 | 0.884 | 1.000 | 5.7% |
| 0308 | D | D | 6.55 | 6.12 | 1.000 | 1.000 | -6.6% |
| 0308 | E | D | 7.40 | 6.12 | 1.130 | 1.000 | -17.3% |
| 0312 | A | D | 1.14 | 1.53 | 0.695 | 1.000 | 34.2% |
| 0312 | B | D | 1.28 | 1.53 | 0.780 | 1.000 | 19.5% |
| 0312 | C | D | 1.45 | 1.53 | 0.884 | 1.000 | 5.5% |
| 0312 | D | D | 1.64 | 1.53 | 1.000 | 1.000 | -6.7% |
| 0312 | E | D | 1.85 | 1.53 | 1.128 | 1.000 | -17.3% |
| 0322 | A | D | 0.74 | 0.99 | 0.698 | 1.000 | 33.8% |
| 0322 | B | D | 0.83 | 0.99 | 0.783 | 1.000 | 19.3% |
| 0322 | C | D | 0.94 | 0.99 | 0.887 | 1.000 | 5.3% |
| 0322 | D | D | 1.06 | 0.99 | 1.000 | 1.000 | -6.6% |
| 0322 | E | D | 1.20 | 0.99 | 1.132 | 1.000 | -17.5% |
| 0323 | A | D | 2.53 | 3.40 | 0.695 | 1.000 | 34.4% |
| 0323 | B | D | 2.84 | 3.40 | 0.780 | 1.000 | 19.7% |
| 0323 | C | D | 3.22 | 3.40 | 0.885 | 1.000 | 5.6% |
| 0323 | D | D | 3.64 | 3.40 | 1.000 | 1.000 | -6.6% |
| 0323 | E | D | 4.11 | 3.40 | 1.129 | 1.000 | -17.3% |
| 0329 | A | D | 1.23 | 1.87 | 0.695 | 1.000 | 52.0% |
| 0329 | B | D | 1.38 | 1.87 | 0.780 | 1.000 | 35.5% |
| 0329 | C | D | 1.56 | 1.87 | 0.881 | 1.000 | 19.9% |
| 0329 | D | D | 1.77 | 1.87 | 1.000 | 1.000 | 5.6% |
| 0329 | E | D | 2.00 | 1.87 | 1.130 | 1.000 | -6.5% |
| 0334 | A | D | 0.85 | 1.15 | 0.691 | 1.000 | 35.3% |
| 0334 | B | D | 0.96 | 1.15 | 0.780 | 1.000 | 19.8% |
| 0334 | C | D | 1.09 | 1.15 | 0.886 | 1.000 | 5.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0334 | D | D | 1.23 | 1.15 | 1.000 | 1.000 | -6.5% |
| 0334 | E | D | 1.39 | 1.15 | 1.130 | 1.000 | -17.3% |
| 0339 | A | D | 1.31 | 1.76 | 0.697 | 1.000 | 34.4% |
| 0339 | B | D | 1.47 | 1.76 | 0.782 | 1.000 | 19.7% |
| 0339 | C | D | 1.66 | 1.76 | 0.883 | 1.000 | 6.0% |
| 0339 | D | D | 1.88 | 1.76 | 1.000 | 1.000 | -6.4% |
| 0339 | E | D | 2.12 | 1.76 | 1.128 | 1.000 | -17.0% |
| 0346 | A | D | 3.27 | 4.39 | 0.696 | 1.000 | 34.3% |
| 0346 | B | D | 3.67 | 4.39 | 0.781 | 1.000 | 19.6% |
| 0346 | C | D | 4.15 | 4.39 | 0.883 | 1.000 | 5.8% |
| 0346 | D | D | 4.70 | 4.39 | 1.000 | 1.000 | -6.6% |
| 0346 | E | D | 5.31 | 4.39 | 1.130 | 1.000 | -17.3% |
| 0350 | A | D | 3.73 | 5.01 | 0.696 | 1.000 | 34.3% |
| 0350 | B | D | 4.19 | 5.01 | 0.782 | 1.000 | 19.6% |
| 0350 | C | D | 4.74 | 5.01 | 0.884 | 1.000 | 5.7% |
| 0350 | D | D | 5.36 | 5.01 | 1.000 | 1.000 | -6.5% |
| 0350 | E | D | 6.06 | 5.01 | 1.131 | 1.000 | -17.3% |
| 0371 | A | D | 6.82 | 9.17 | 0.695 | 1.000 | 34.5% |
| 0371 | B | D | 7.67 | 9.17 | 0.781 | 1.000 | 19.6% |
| 0371 | C | D | 8.68 | 9.17 | 0.884 | 1.000 | 5.6% |
| 0371 | D | D | 9.82 | 9.17 | 1.000 | 1.000 | -6.6% |
| 0371 | E | D | 11.10 | 9.17 | 1.130 | 1.000 | -17.4% |
| 0471 | A | D | 4.66 | 6.27 | 0.694 | 1.000 | 34.5% |
| 0471 | B | D | 5.24 | 6.27 | 0.781 | 1.000 | 19.7% |
| 0471 | C | D | 5.93 | 6.27 | 0.884 | 1.000 | 5.7% |
| 0471 | D | D | 6.71 | 6.27 | 1.000 | 1.000 | -6.6% |
| 0471 | E | D | 7.58 | 6.27 | 1.130 | 1.000 | -17.3% |
| 0551 | A | D | 2.20 | 2.95 | 0.696 | 1.000 | 34.1% |
| 0551 | B | D | 2.47 | 2.95 | 0.782 | 1.000 | 19.4% |
| 0551 | C | D | 2.79 | 2.95 | 0.883 | 1.000 | 5.7% |
| 0551 | D | D | 3.16 | 2.95 | 1.000 | 1.000 | -6.6% |
| 0551 | E | D | 3.57 | 2.95 | 1.130 | 1.000 | -17.4% |
| 0821 | A | D | 0.76 | 1.02 | 0.697 | 1.000 | 34.2% |
| 0821 | B | D | 0.85 | 1.02 | 0.780 | 1.000 | 20.0% |
| 0821 | C | D | 0.96 | 1.02 | 0.881 | 1.000 | 6.3% |
| 0821 | D | D | 1.09 | 1.02 | 1.000 | 1.000 | -6.4% |
| 0821 | E | D | 1.23 | 1.02 | 1.128 | 1.000 | -17.1% |
| 0314 | A | D | 1.55 | 2.08 | 0.695 | 1.000 | 34.2% |
| 0314 | B | D | 1.74 | 2.08 | 0.780 | 1.000 | 19.5% |
| 0314 | C | D | 1.97 | 2.08 | 0.883 | 1.000 | 5.6% |
| 0314 | D | D | 2.23 | 2.08 | 1.000 | 1.000 | -6.7% |
| 0314 | E | D | 2.52 | 2.08 | 1.130 | 1.000 | -17.5% |
| 0331 | A | D | 1.66 | 2.23 | 0.695 | 1.000 | 34.3% |
| 0331 | B | D | 1.87 | 2.23 | 0.782 | 1.000 | 19.3% |
| 0331 | C | D | 2.11 | 2.23 | 0.883 | 1.000 | 5.7% |
| 0331 | D | D | 2.39 | 2.23 | 1.000 | 1.000 | -6.7% |
| 0331 | E | D | 2.70 | 2.23 | 1.130 | 1.000 | -17.4% |
| 0342 | A | D | 1.75 | 2.35 | 0.694 | 1.000 | 34.3% |
| 0342 | B | D | 1.97 | 2.35 | 0.782 | 1.000 | 19.3% |
| 0342 | C | D | 2.23 | 2.35 | 0.885 | 1.000 | 5.4% |
| 0342 | D | D | 2.52 | 2.35 | 1.000 | 1.000 | -6.7% |
| 0342 | E | D | 2.85 | 2.35 | 1.131 | 1.000 | -17.5% |
| 0330 | A | D | 12.56 | 16.88 | 0.695 | 1.000 | 34.4% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0330 | B | D | 14.11 | 16.88 | 0.781 | 1.000 | 19.6% |
| 0330 | C | D | 15.97 | 16.88 | 0.884 | 1.000 | 5.7% |
| 0330 | D | D | 18.07 | 16.88 | 1.000 | 1.000 | -6.6% |
| 0330 | E | D | 20.42 | 16.88 | 1.130 | 1.000 | -17.3% |
| 0338 | A | D | 4.27 | 5.74 | 0.694 | 1.000 | 34.4% |
| 0338 | B | D | 4.80 | 5.74 | 0.780 | 1.000 | 19.6% |
| 0338 | C | D | 5.44 | 5.74 | 0.885 | 1.000 | 5.5% |
| 0338 | D | D | 6.15 | 5.74 | 1.000 | 1.000 | -6.7% |
| 0338 | E | D | 6.95 | 5.74 | 1.130 | 1.000 | -17.4% |
| 0261 | A | D | 0.97 | 1.31 | 0.693 | 1.000 | 35.1% |
| 0261 | B | D | 1.09 | 1.31 | 0.779 | 1.000 | 20.2% |
| 0261 | C | D | 1.24 | 1.31 | 0.886 | 1.000 | 5.6% |
| 0261 | D | D | 1.40 | 1.31 | 1.000 | 1.000 | -6.4% |
| 0261 | E | D | 1.58 | 1.31 | 1.129 | 1.000 | -17.1% |
| 0332 | A | D | 4.34 | 5.84 | 0.694 | 1.000 | 34.6% |
| 0332 | B | D | 4.88 | 5.84 | 0.781 | 1.000 | 19.7% |
| 0332 | C | D | 5.53 | 5.84 | 0.885 | 1.000 | 5.6% |
| 0332 | D | D | 6.25 | 5.84 | 1.000 | 1.000 | -6.6% |
| 0332 | E | D | 7.06 | 5.84 | 1.130 | 1.000 | -17.3% |
| 0340 | A | D | 3.81 | 5.12 | 0.695 | 1.000 | 34.4% |
| 0340 | B | D | 4.28 | 5.12 | 0.781 | 1.000 | 19.6% |
| 0340 | C | D | 4.84 | 5.12 | 0.883 | 1.000 | 5.8% |
| 0340 | D | D | 5.48 | 5.12 | 1.000 | 1.000 | -6.6% |
| 0340 | E | D | 6.19 | 5.12 | 1.130 | 1.000 | -17.3% |
| 0356 | A | D | 2.75 | 3.70 | 0.694 | 1.000 | 34.5% |
| 0356 | B | D | 3.09 | 3.70 | 0.780 | 1.000 | 19.7% |
| 0356 | C | D | 3.50 | 3.70 | 0.884 | 1.000 | 5.7% |
| 0356 | D | D | 3.96 | 3.70 | 1.000 | 1.000 | -6.6% |
| 0356 | E | D | 4.47 | 3.70 | 1.129 | 1.000 | -17.2% |
| 0378 | A | D | 1.21 | 1.63 | 0.695 | 1.000 | 34.7% |
| 0378 | B | D | 1.36 | 1.63 | 0.782 | 1.000 | 19.9% |
| 0378 | C | D | 1.54 | 1.63 | 0.885 | 1.000 | 5.8% |
| 0378 | D | D | 1.74 | 1.63 | 1.000 | 1.000 | -6.3% |
| 0378 | E | D | 1.97 | 1.63 | 1.132 | 1.000 | -17.3% |
| 0229 | A | D | 3.20 | 4.30 | 0.696 | 1.000 | 34.4% |
| 0229 | B | D | 3.59 | 4.30 | 0.780 | 1.000 | 19.8% |
| 0229 | C | D | 4.07 | 4.30 | 0.885 | 1.000 | 5.7% |
| 0229 | D | D | 4.60 | 4.30 | 1.000 | 1.000 | -6.5% |
| 0229 | E | D | 5.20 | 4.30 | 1.130 | 1.000 | -17.3% |
| 0271 | A | D | 1.30 | 1.75 | 0.695 | 1.000 | 34.6% |
| 0271 | B | D | 1.46 | 1.75 | 0.781 | 1.000 | 19.9% |
| 0271 | C | D | 1.65 | 1.75 | 0.882 | 1.000 | 6.1% |
| 0271 | D | D | 1.87 | 1.75 | 1.000 | 1.000 | -6.4% |
| 0271 | E | D | 2.11 | 1.75 | 1.128 | 1.000 | -17.1% |
| 0272 | A | D | 0.47 | 0.64 | 0.691 | 1.000 | 36.2% |
| 0272 | B | D | 0.53 | 0.64 | 0.779 | 1.000 | 20.8% |
| 0272 | C | D | 0.60 | 0.64 | 0.882 | 1.000 | 6.7% |
| 0272 | D | D | 0.68 | 0.64 | 1.000 | 1.000 | -5.9% |
| 0272 | E | D | 0.77 | 0.64 | 1.132 | 1.000 | -16.9% |
| 0286 | A | D | 5.43 | 7.30 | 0.694 | 1.000 | 34.4% |
| 0286 | B | D | 6.11 | 7.30 | 0.781 | 1.000 | 19.5% |
| 0286 | C | D | 6.91 | 7.30 | 0.884 | 1.000 | 5.6% |
| 0286 | D | D | 7.82 | 7.30 | 1.000 | 1.000 | -6.6% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0286 | E | D | 8.84 | 7.30 | 1.130 | 1.000 | -17.4% |
| 0302 | A | D | 2.78 | 3.74 | 0.695 | 1.000 | 34.5% |
| 0302 | B | D | 3.12 | 3.74 | 0.780 | 1.000 | 19.9% |
| 0302 | C | D | 3.54 | 3.74 | 0.885 | 1.000 | 5.6% |
| 0302 | D | D | 4.00 | 3.74 | 1.000 | 1.000 | -6.5% |
| 0302 | E | D | 4.52 | 3.74 | 1.130 | 1.000 | -17.3% |
| 0304 | A | D | 1.68 | 2.26 | 0.694 | 1.000 | 34.5% |
| 0304 | B | D | 1.89 | 2.26 | 0.781 | 1.000 | 19.6% |
| 0304 | C | D | 2.14 | 2.26 | 0.884 | 1.000 | 5.6% |
| 0304 | D | D | 2.42 | 2.26 | 1.000 | 1.000 | -6.6% |
| 0304 | E | D | 2.73 | 2.26 | 1.128 | 1.000 | -17.2% |
| 0309 | A | D | 1.70 | 2.29 | 0.694 | 1.000 | 34.7% |
| 0309 | B | D | 1.91 | 2.29 | 0.780 | 1.000 | 19.9% |
| 0309 | C | D | 2.17 | 2.29 | 0.886 | 1.000 | 5.5% |
| 0309 | D | D | 2.45 | 2.29 | 1.000 | 1.000 | -6.5% |
| 0309 | E | D | 2.77 | 2.29 | 1.131 | 1.000 | -17.3% |
| 0311 | A | D | 3.84 | 5.17 | 0.694 | 1.000 | 34.6% |
| 0311 | B | D | 4.32 | 5.17 | 0.781 | 1.000 | 19.7% |
| 0311 | C | D | 4.89 | 5.17 | 0.884 | 1.000 | 5.7% |
| 0311 | D | D | 5.53 | 5.17 | 1.000 | 1.000 | -6.5% |
| 0311 | E | D | 6.25 | 5.17 | 1.130 | 1.000 | -17.3% |
| 0313 | A | D | 0.91 | 1.22 | 0.695 | 1.000 | 34.1% |
| 0313 | B | D | 1.02 | 1.22 | 0.779 | 1.000 | 19.6% |
| 0313 | C | D | 1.16 | 1.22 | 0.885 | 1.000 | 5.2% |
| 0313 | D | D | 1.31 | 1.22 | 1.000 | 1.000 | -6.9% |
| 0313 | E | D | 1.48 | 1.22 | 1.130 | 1.000 | -17.6% |
| 0315 | A | D | 4.02 | 5.41 | 0.694 | 1.000 | 34.6% |
| 0315 | B | D | 4.52 | 5.41 | 0.781 | 1.000 | 19.7% |
| 0315 | C | D | 5.12 | 5.41 | 0.884 | 1.000 | 5.7% |
| 0315 | D | D | 5.79 | 5.41 | 1.000 | 1.000 | -6.6% |
| 0315 | E | D | 6.54 | 5.41 | 1.130 | 1.000 | -17.3% |
| 0316 | A | D | 2.91 | 3.91 | 0.695 | 1.000 | 34.4% |
| 0316 | B | D | 3.27 | 3.91 | 0.780 | 1.000 | 19.6% |
| 0316 | C | D | 3.70 | 3.91 | 0.883 | 1.000 | 5.7% |
| 0316 | D | D | 4.19 | 3.91 | 1.000 | 1.000 | -6.7% |
| 0316 | E | D | 4.73 | 3.91 | 1.129 | 1.000 | -17.3% |
| 0320 | A | D | 1.94 | 2.61 | 0.695 | 1.000 | 34.5% |
| 0320 | B | D | 2.18 | 2.61 | 0.781 | 1.000 | 19.7% |
| 0320 | C | D | 2.47 | 2.61 | 0.885 | 1.000 | 5.7% |
| 0320 | D | D | 2.79 | 2.61 | 1.000 | 1.000 | -6.5% |
| 0320 | E | D | 3.15 | 2.61 | 1.129 | 1.000 | -17.1% |
| 0333 | A | D | 1.08 | 1.45 | 0.697 | 1.000 | 34.3% |
| 0333 | B | D | 1.21 | 1.45 | 0.781 | 1.000 | 19.8% |
| 0333 | C | D | 1.37 | 1.45 | 0.884 | 1.000 | 5.8% |
| 0333 | D | D | 1.55 | 1.45 | 1.000 | 1.000 | -6.5% |
| 0333 | E | D | 1.75 | 1.45 | 1.129 | 1.000 | -17.1% |
| 0335 | A | D | 2.70 | 3.63 | 0.694 | 1.000 | 34.4% |
| 0335 | B | D | 3.04 | 3.63 | 0.781 | 1.000 | 19.4% |
| 0335 | C | D | 3.44 | 3.63 | 0.884 | 1.000 | 5.5% |
| 0335 | D | D | 3.89 | 3.63 | 1.000 | 1.000 | -6.7% |
| 0335 | E | D | 4.40 | 3.63 | 1.131 | 1.000 | -17.5% |
| 0336 | A | D | 0.99 | 1.34 | 0.692 | 1.000 | 35.4% |
| 0336 | B | D | 1.12 | 1.34 | 0.783 | 1.000 | 19.6% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0336 | C | D | 1.26 | 1.34 | 0.881 | 1.000 | 6.3% |
| 0336 | D | D | 1.43 | 1.34 | 1.000 | 1.000 | -6.3% |
| 0336 | E | D | 1.62 | 1.34 | 1.133 | 1.000 | -17.3% |
| 0341 | A | D | 1.11 | 1.49 | 0.694 | 1.000 | 34.2% |
| 0341 | B | D | 1.25 | 1.49 | 0.781 | 1.000 | 19.2% |
| 0341 | C | D | 1.41 | 1.49 | 0.881 | 1.000 | 5.7% |
| 0341 | D | D | 1.60 | 1.49 | 1.000 | 1.000 | -6.9% |
| 0341 | E | D | 1.81 | 1.49 | 1.131 | 1.000 | -17.7% |
| 0344 | A | D | 0.71 | 0.95 | 0.696 | 1.000 | 33.8% |
| 0344 | B | D | 0.80 | 0.95 | 0.784 | 1.000 | 18.8% |
| 0344 | C | D | 0.90 | 0.95 | 0.882 | 1.000 | 5.6% |
| 0344 | D | D | 1.02 | 0.95 | 1.000 | 1.000 | -6.9% |
| 0344 | E | D | 1.15 | 0.95 | 1.127 | 1.000 | -17.4% |
| 0345 | A | D | 2.43 | 3.26 | 0.696 | 1.000 | 34.2% |
| 0345 | B | D | 2.73 | 3.26 | 0.782 | 1.000 | 19.4% |
| 0345 | C | D | 3.09 | 3.26 | 0.885 | 1.000 | 5.5% |
| 0345 | D | D | 3.49 | 3.26 | 1.000 | 1.000 | -6.6% |
| 0345 | E | D | 3.94 | 3.26 | 1.129 | 1.000 | -17.3% |
| 0348 | A | D | 2.11 | 2.83 | 0.696 | 1.000 | 34.1% |
| 0348 | B | D | 2.37 | 2.83 | 0.782 | 1.000 | 19.4% |
| 0348 | C | D | 2.68 | 2.83 | 0.884 | 1.000 | 5.6% |
| 0348 | D | D | 3.03 | 2.83 | 1.000 | 1.000 | -6.6% |
| 0348 | E | D | 3.42 | 2.83 | 1.129 | 1.000 | -17.3% |
| 0349 | A | D | 1.18 | 1.59 | 0.694 | 1.000 | 34.7% |
| 0349 | B | D | 1.33 | 1.59 | 0.782 | 1.000 | 19.5% |
| 0349 | C | D | 1.50 | 1.59 | 0.882 | 1.000 | 6.0% |
| 0349 | D | D | 1.70 | 1.59 | 1.000 | 1.000 | -6.5% |
| 0349 | E | D | 1.92 | 1.59 | 1.129 | 1.000 | -17.2% |
| 0351 | A | D | 2.72 | 3.66 | 0.694 | 1.000 | 34.6% |
| 0351 | B | D | 3.06 | 3.66 | 0.781 | 1.000 | 19.6% |
| 0351 | C | D | 3.47 | 3.66 | 0.885 | 1.000 | 5.5% |
| 0351 | D | D | 3.92 | 3.66 | 1.000 | 1.000 | -6.6% |
| 0351 | E | D | 4.43 | 3.66 | 1.130 | 1.000 | -17.4% |
| 0352 | A | D | 2.33 | 3.13 | 0.696 | 1.000 | 34.3% |
| 0352 | B | D | 2.62 | 3.13 | 0.782 | 1.000 | 19.5% |
| 0352 | C | D | 2.96 | 3.13 | 0.884 | 1.000 | 5.7% |
| 0352 | D | D | 3.35 | 3.13 | 1.000 | 1.000 | -6.6% |
| 0352 | E | D | 3.79 | 3.13 | 1.131 | 1.000 | -17.4% |
| 0353 | A | D | 8.41 | 11.30 | 0.695 | 1.000 | 34.4% |
| 0353 | B | D | 9.45 | 11.30 | 0.781 | 1.000 | 19.6% |
| 0353 | C | D | 10.70 | 11.30 | 0.884 | 1.000 | 5.6% |
| 0353 | D | D | 12.10 | 11.30 | 1.000 | 1.000 | -6.6% |
| 0353 | E | D | 13.67 | 11.30 | 1.130 | 1.000 | -17.3% |
| 0354 | A | D | 0.83 | 1.12 | 0.692 | 1.000 | 34.9% |
| 0354 | B | D | 0.94 | 1.12 | 0.783 | 1.000 | 19.1% |
| 0354 | C | D | 1.06 | 1.12 | 0.883 | 1.000 | 5.7% |
| 0354 | D | D | 1.20 | 1.12 | 1.000 | 1.000 | -6.7% |
| 0354 | E | D | 1.36 | 1.12 | 1.133 | 1.000 | -17.6% |
| 0355 | A | D | 1.21 | 1.63 | 0.695 | 1.000 | 34.7% |
| 0355 | B | D | 1.36 | 1.63 | 0.782 | 1.000 | 19.9% |
| 0355 | C | D | 1.54 | 1.63 | 0.885 | 1.000 | 5.8% |
| 0355 | D | D | 1.74 | 1.63 | 1.000 | 1.000 | -6.3% |
| 0355 | E | D | 1.97 | 1.63 | 1.132 | 1.000 | -17.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0361 | A | D | 6.08 | 8.18 | 0.694 | 1.000 | 34.5% |
| 0361 | B | D | 6.83 | 8.18 | 0.780 | 1.000 | 19.8% |
| 0361 | C | D | 7.74 | 8.18 | 0.884 | 1.000 | 5.7% |
| 0361 | D | D | 8.76 | 8.18 | 1.000 | 1.000 | -6.6% |
| 0361 | E | D | 9.89 | 8.18 | 1.129 | 1.000 | -17.3% |
| 0372 | A | D | 3.99 | 5.36 | 0.695 | 1.000 | 34.3% |
| 0372 | B | D | 4.48 | 5.36 | 0.780 | 1.000 | 19.6% |
| 0372 | C | D | 5.07 | 5.36 | 0.883 | 1.000 | 5.7% |
| 0372 | D | D | 5.74 | 5.36 | 1.000 | 1.000 | -6.6% |
| 0372 | E | D | 6.49 | 5.36 | 1.131 | 1.000 | -17.4% |
| 0375 | A | D | 1.20 | 1.61 | 0.698 | 1.000 | 34.2% |
| 0375 | B | D | 1.34 | 1.61 | 0.779 | 1.000 | 20.1% |
| 0375 | C | D | 1.52 | 1.61 | 0.884 | 1.000 | 5.9% |
| 0375 | D | D | 1.72 | 1.61 | 1.000 | 1.000 | -6.4% |
| 0375 | E | D | 1.94 | 1.61 | 1.128 | 1.000 | -17.0% |
| 0310 | A | D | 1.59 | 2.14 | 0.694 | 1.000 | 34.6% |
| 0310 | B | D | 1.79 | 2.14 | 0.782 | 1.000 | 19.6% |
| 0310 | C | D | 2.02 | 2.14 | 0.882 | 1.000 | 5.9% |
| 0310 | D | D | 2.29 | 2.14 | 1.000 | 1.000 | -6.6% |
| 0310 | E | D | 2.59 | 2.14 | 1.131 | 1.000 | -17.4% |
| 0357 | A | D | 1.48 | 1.99 | 0.695 | 1.000 | 34.5% |
| 0357 | B | D | 1.66 | 1.99 | 0.779 | 1.000 | 19.9% |
| 0357 | C | D | 1.88 | 1.99 | 0.883 | 1.000 | 5.9% |
| 0357 | D | D | 2.13 | 1.99 | 1.000 | 1.000 | -6.6% |
| 0357 | E | D | 2.41 | 1.99 | 1.131 | 1.000 | -17.4% |
| 0701 | A | D | 0.74 | 1.09 | 0.692 | 1.000 | 47.3% |
| 0701 | B | D | 0.84 | 1.09 | 0.785 | 1.000 | 29.8% |
| 0701 | C | D | 0.95 | 1.09 | 0.888 | 1.000 | 14.7% |
| 0701 | D | D | 1.07 | 1.09 | 1.000 | 1.000 | 1.9% |
| 0701 | E | D | 1.21 | 1.09 | 1.131 | 1.000 | -9.9% |
| 0429 | A | D | 66.44 | 97.41 | 0.695 | 1.000 | 46.6% |
| 0429 | B | D | 74.66 | 97.41 | 0.781 | 1.000 | 30.5% |
| 0429 | C | D | 84.50 | 97.41 | 0.884 | 1.000 | 15.3% |
| 0429 | D | D | 95.59 | 97.41 | 1.000 | 1.000 | 1.9% |
| 0429 | E | D | 108.02 | 97.41 | 1.130 | 1.000 | -9.8% |
| 0275 | A | D | 10.74 | 15.75 | 0.695 | 1.000 | 46.6% |
| 0275 | B | D | 12.07 | 15.75 | 0.781 | 1.000 | 30.5% |
| 0275 | C | D | 13.67 | 15.75 | 0.884 | 1.000 | 15.2% |
| 0275 | D | D | 15.46 | 15.75 | 1.000 | 1.000 | 1.9% |
| 0275 | E | D | 17.47 | 15.75 | 1.130 | 1.000 | -9.8% |
| 0406 | A | D | 4.00 | 5.87 | 0.694 | 1.000 | 46.8% |
| 0406 | B | D | 4.50 | 5.87 | 0.781 | 1.000 | 30.4% |
| 0406 | C | D | 5.09 | 5.87 | 0.884 | 1.000 | 15.3% |
| 0406 | D | D | 5.76 | 5.87 | 1.000 | 1.000 | 1.9% |
| 0406 | E | D | 6.51 | 5.87 | 1.130 | 1.000 | -9.8% |
| 0787 | A | D | 82.92 | 121.58 | 0.695 | 1.000 | 46.6% |
| 0787 | B | D | 93.18 | 121.58 | 0.781 | 1.000 | 30.5% |
| 0787 | C | D | 105.47 | 121.58 | 0.884 | 1.000 | 15.3% |
| 0787 | D | D | 119.31 | 121.58 | 1.000 | 1.000 | 1.9% |
| 0787 | E | D | 134.82 | 121.58 | 1.130 | 1.000 | -9.8% |
| 0431 | A | D | 57.77 | 84.70 | 0.695 | 1.000 | 46.6% |
| 0431 | B | D | 64.92 | 84.70 | 0.781 | 1.000 | 30.5% |
| 0431 | C | D | 73.48 | 84.70 | 0.884 | 1.000 | 15.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0431 | D | D | 83.12 | 84.70 | 1.000 | 1.000 | 1.9% |
| 0431 | E | D | 93.93 | 84.70 | 1.130 | 1.000 | -9.8% |
| 0743 | A | D | 50.85 | 65.92 | 0.695 | 1.000 | 29.6% |
| 0743 | B | D | 57.14 | 65.92 | 0.781 | 1.000 | 15.4% |
| 0743 | C | D | 64.67 | 65.92 | 0.884 | 1.000 | 1.9% |
| 0743 | D | D | 73.16 | 65.92 | 1.000 | 1.000 | -9.9% |
| 0743 | E | D | 82.67 | 65.92 | 1.130 | 1.000 | -20.3% |
| 0324 | A | D | 1.25 | 1.83 | 0.694 | 1.000 | 46.4% |
| 0324 | B | D | 1.41 | 1.83 | 0.783 | 1.000 | 29.8% |
| 0324 | C | D | 1.59 | 1.83 | 0.883 | 1.000 | 15.1% |
| 0324 | D | D | 1.80 | 1.83 | 1.000 | 1.000 | 1.7% |
| 0324 | E | D | 2.03 | 1.83 | 1.128 | 1.000 | -9.9% |
| 0416 | A | D | 51.45 | 61.93 | 0.695 | 1.000 | 20.4% |
| 0416 | B | D | 57.82 | 61.93 | 0.781 | 1.000 | 7.1% |
| 0416 | C | D | 65.44 | 61.93 | 0.884 | 1.000 | -5.4% |
| 0416 | D | D | 74.03 | 61.93 | 1.000 | 1.000 | -16.3% |
| 0416 | E | D | 83.65 | 61.93 | 1.130 | 1.000 | -26.0% |
| 0426 | A | D | 50.08 | 73.43 | 0.695 | 1.000 | 46.6% |
| 0426 | B | D | 56.28 | 73.43 | 0.781 | 1.000 | 30.5% |
| 0426 | C | D | 63.70 | 73.43 | 0.884 | 1.000 | 15.3% |
| 0426 | D | D | 72.06 | 73.43 | 1.000 | 1.000 | 1.9% |
| 0426 | E | D | 81.43 | 73.43 | 1.130 | 1.000 | -9.8% |
| 0114 | A | D | 0.19 | 0.29 | 0.679 | 1.000 | 52.6% |
| 0114 | B | D | 0.22 | 0.29 | 0.786 | 1.000 | 31.8% |
| 0114 | C | D | 0.25 | 0.29 | 0.893 | 1.000 | 16.0% |
| 0114 | D | D | 0.28 | 0.29 | 1.000 | 1.000 | 3.6% |
| 0114 | E | D | 0.32 | 0.29 | 1.143 | 1.000 | -9.4% |
| 0115 | A | D | 0.40 | 0.52 | 0.690 | 1.000 | 30.0% |
| 0115 | B | D | 0.45 | 0.52 | 0.776 | 1.000 | 15.6% |
| 0115 | C | D | 0.51 | 0.52 | 0.879 | 1.000 | 2.0% |
| 0115 | D | D | 0.58 | 0.52 | 1.000 | 1.000 | -10.3% |
| 0115 | E | D | 0.66 | 0.52 | 1.138 | 1.000 | -21.2% |
| 0401 | A | D | 69.76 | 98.35 | 0.695 | 1.000 | 41.0% |
| 0401 | B | D | 78.40 | 98.35 | 0.781 | 1.000 | 25.4% |
| 0401 | C | D | 88.74 | 98.35 | 0.884 | 1.000 | 10.8% |
| 0401 | D | D | 100.38 | 98.35 | 1.000 | 1.000 | -2.0% |
| 0401 | E | D | 113.43 | 98.35 | 1.130 | 1.000 | -13.3% |
| 0402 | A | D | 24.14 | 35.39 | 0.695 | 1.000 | 46.6% |
| 0402 | B | D | 27.12 | 35.39 | 0.781 | 1.000 | 30.5% |
| 0402 | C | D | 30.70 | 35.39 | 0.884 | 1.000 | 15.3% |
| 0402 | D | D | 34.73 | 35.39 | 1.000 | 1.000 | 1.9% |
| 0402 | E | D | 39.24 | 35.39 | 1.130 | 1.000 | -9.8% |
| 0403 | A | D | 66.44 | 97.41 | 0.695 | 1.000 | 46.6% |
| 0403 | B | D | 74.66 | 97.41 | 0.781 | 1.000 | 30.5% |
| 0403 | C | D | 84.50 | 97.41 | 0.884 | 1.000 | 15.3% |
| 0403 | D | D | 95.59 | 97.41 | 1.000 | 1.000 | 1.9% |
| 0403 | E | D | 108.02 | 97.41 | 1.130 | 1.000 | -9.8% |
| 0404 | A | D | 66.44 | 97.41 | 0.695 | 1.000 | 46.6% |
| 0404 | B | D | 74.66 | 97.41 | 0.781 | 1.000 | 30.5% |
| 0404 | C | D | 84.50 | 97.41 | 0.884 | 1.000 | 15.3% |
| 0404 | D | D | 95.59 | 97.41 | 1.000 | 1.000 | 1.9% |
| 0404 | E | D | 108.02 | 97.41 | 1.130 | 1.000 | -9.8% |
| 0410 | A | D | 93.47 | 137.05 | 0.695 | 1.000 | 46.6% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0410 | B | D | 105.04 | 137.05 | 0.781 | 1.000 | 30.5% |
| 0410 | C | D | 118.89 | 137.05 | 0.884 | 1.000 | 15.3% |
| 0410 | D | D | 134.49 | 137.05 | 1.000 | 1.000 | 1.9% |
| 0410 | E | D | 151.97 | 137.05 | 1.130 | 1.000 | -9.8% |
| 0412 | A | D | 85.37 | 125.16 | 0.695 | 1.000 | 46.6% |
| 0412 | B | D | 95.93 | 125.16 | 0.781 | 1.000 | 30.5% |
| 0412 | C | D | 108.58 | 125.16 | 0.884 | 1.000 | 15.3% |
| 0412 | D | D | 122.83 | 125.16 | 1.000 | 1.000 | 1.9% |
| 0412 | E | D | 138.80 | 125.16 | 1.130 | 1.000 | -9.8% |
| 0413 | A | D | 76.40 | 112.02 | 0.695 | 1.000 | 46.6% |
| 0413 | B | D | 85.86 | 112.02 | 0.781 | 1.000 | 30.5% |
| 0413 | C | D | 97.18 | 112.02 | 0.884 | 1.000 | 15.3% |
| 0413 | D | D | 109.93 | 112.02 | 1.000 | 1.000 | 1.9% |
| 0413 | E | D | 124.22 | 112.02 | 1.130 | 1.000 | -9.8% |
| 0414 | A | D | 76.40 | 102.21 | 0.695 | 1.000 | 33.8% |
| 0414 | B | D | 85.86 | 102.21 | 0.781 | 1.000 | 19.0% |
| 0414 | C | D | 97.18 | 102.21 | 0.884 | 1.000 | 5.2% |
| 0414 | D | D | 109.93 | 102.21 | 1.000 | 1.000 | -7.0% |
| 0414 | E | D | 124.22 | 102.21 | 1.130 | 1.000 | -17.7% |
| 0419 | A | D | 85.13 | 110.36 | 0.695 | 1.000 | 29.6% |
| 0419 | B | D | 95.66 | 110.36 | 0.781 | 1.000 | 15.4% |
| 0419 | C | D | 108.28 | 110.36 | 0.884 | 1.000 | 1.9% |
| 0419 | D | D | 122.49 | 110.36 | 1.000 | 1.000 | -9.9% |
| 0419 | E | D | 138.41 | 110.36 | 1.130 | 1.000 | -20.3% |
| 0423 | A | D | 70.97 | 104.06 | 0.695 | 1.000 | 46.6% |
| 0423 | B | D | 79.76 | 104.06 | 0.781 | 1.000 | 30.5% |
| 0423 | C | D | 90.27 | 104.06 | 0.884 | 1.000 | 15.3% |
| 0423 | D | D | 102.12 | 104.06 | 1.000 | 1.000 | 1.9% |
| 0423 | E | D | 115.40 | 104.06 | 1.130 | 1.000 | -9.8% |
| 0427 | A | D | 74.57 | 109.34 | 0.695 | 1.000 | 46.6% |
| 0427 | B | D | 83.80 | 109.34 | 0.781 | 1.000 | 30.5% |
| 0427 | C | D | 94.85 | 109.34 | 0.884 | 1.000 | 15.3% |
| 0427 | D | D | 107.30 | 109.34 | 1.000 | 1.000 | 1.9% |
| 0427 | E | D | 121.25 | 109.34 | 1.130 | 1.000 | -9.8% |
| 0430 | A | D | 66.44 | 97.41 | 0.695 | 1.000 | 46.6% |
| 0430 | B | D | 74.66 | 97.41 | 0.781 | 1.000 | 30.5% |
| 0430 | C | D | 84.50 | 97.41 | 0.884 | 1.000 | 15.3% |
| 0430 | D | D | 95.59 | 97.41 | 1.000 | 1.000 | 1.9% |
| 0430 | E | D | 108.02 | 97.41 | 1.130 | 1.000 | -9.8% |
| 0737 | A | D | 76.28 | 111.85 | 0.695 | 1.000 | 46.6% |
| 0737 | B | D | 85.72 | 111.85 | 0.781 | 1.000 | 30.5% |
| 0737 | C | D | 97.03 | 111.85 | 0.884 | 1.000 | 15.3% |
| 0737 | D | D | 109.76 | 111.85 | 1.000 | 1.000 | 1.9% |
| 0737 | E | D | 124.03 | 111.85 | 1.130 | 1.000 | -9.8% |
| 0753 | A | D | 85.75 | 125.72 | 0.695 | 1.000 | 46.6% |
| 0753 | B | D | 96.36 | 125.72 | 0.781 | 1.000 | 30.5% |
| 0753 | C | D | 109.07 | 125.72 | 0.884 | 1.000 | 15.3% |
| 0753 | D | D | 123.38 | 125.72 | 1.000 | 1.000 | 1.9% |
| 0753 | E | D | 139.42 | 125.72 | 1.130 | 1.000 | -9.8% |
| 0781 | A | D | 40.94 | 60.03 | 0.695 | 1.000 | 46.6% |
| 0781 | B | D | 46.01 | 60.03 | 0.781 | 1.000 | 30.5% |
| 0781 | C | D | 52.08 | 60.03 | 0.884 | 1.000 | 15.3% |
| 0781 | D | D | 58.91 | 60.03 | 1.000 | 1.000 | 1.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0781 | E | D | 66.57 | 60.03 | 1.130 | 1.000 | -9.8% |
| 0282 | A | D | 6.94 | 10.17 | 0.695 | 1.000 | 46.5% |
| 0282 | B | D | 7.79 | 10.17 | 0.781 | 1.000 | 30.6% |
| 0282 | C | D | 8.82 | 10.17 | 0.884 | 1.000 | 15.3% |
| 0282 | D | D | 9.98 | 10.17 | 1.000 | 1.000 | 1.9% |
| 0282 | E | D | 11.28 | 10.17 | 1.130 | 1.000 | -9.8% |
| 0325 | A | D | 0.12 | 0.17 | 0.706 | 1.000 | 41.7% |
| 0325 | B | D | 0.13 | 0.17 | 0.765 | 1.000 | 30.8% |
| 0325 | C | D | 0.15 | 0.17 | 0.882 | 1.000 | 13.3% |
| 0325 | D | D | 0.17 | 0.17 | 1.000 | 1.000 | 0.0% |
| 0325 | E | D | 0.19 | 0.17 | 1.118 | 1.000 | -10.5% |
| 0409 | A | D | 66.44 | 97.41 | 0.695 | 1.000 | 46.6% |
| 0409 | B | D | 74.66 | 97.41 | 0.781 | 1.000 | 30.5% |
| 0409 | C | D | 84.50 | 97.41 | 0.884 | 1.000 | 15.3% |
| 0409 | D | D | 95.59 | 97.41 | 1.000 | 1.000 | 1.9% |
| 0409 | E | D | 108.02 | 97.41 | 1.130 | 1.000 | -9.8% |
| 0411 | A | D | 93.12 | 94.88 | 0.695 | 1.000 | 1.9% |
| 0411 | B | D | 104.65 | 94.88 | 0.781 | 1.000 | -9.3% |
| 0411 | C | D | 118.45 | 94.88 | 0.884 | 1.000 | -19.9% |
| 0411 | D | D | 133.99 | 94.88 | 1.000 | 1.000 | -29.2% |
| 0411 | E | D | 151.41 | 94.88 | 1.130 | 1.000 | -37.3% |
| 0703 | A | D | 6.78 | 9.95 | 0.695 | 1.000 | 46.8% |
| 0703 | B | D | 7.62 | 9.95 | 0.781 | 1.000 | 30.6% |
| 0703 | C | D | 8.63 | 9.95 | 0.884 | 1.000 | 15.3% |
| 0703 | D | D | 9.76 | 9.95 | 1.000 | 1.000 | 1.9% |
| 0703 | E | D | 11.03 | 9.95 | 1.130 | 1.000 | -9.8% |
| 0712 | A | D | 11.64 | 19.29 | 0.695 | 1.000 | 65.7% |
| 0712 | B | D | 13.08 | 19.29 | 0.781 | 1.000 | 47.5% |
| 0712 | C | D | 14.81 | 19.29 | 0.884 | 1.000 | 30.2% |
| 0712 | D | D | 16.75 | 19.29 | 1.000 | 1.000 | 15.2% |
| 0712 | E | D | 18.93 | 19.29 | 1.130 | 1.000 | 1.9% |
| 0716 | A | D | 10.58 | 15.52 | 0.695 | 1.000 | 46.7% |
| 0716 | B | D | 11.89 | 15.52 | 0.781 | 1.000 | 30.5% |
| 0716 | C | D | 13.46 | 15.52 | 0.884 | 1.000 | 15.3% |
| 0716 | D | D | 15.23 | 15.52 | 1.000 | 1.000 | 1.9% |
| 0716 | E | D | 17.21 | 15.52 | 1.130 | 1.000 | -9.8% |
| 0738 | A | D | 76.40 | 112.02 | 0.695 | 1.000 | 46.6% |
| 0738 | B | D | 85.86 | 112.02 | 0.781 | 1.000 | 30.5% |
| 0738 | C | D | 97.18 | 112.02 | 0.884 | 1.000 | 15.3% |
| 0738 | D | D | 109.93 | 112.02 | 1.000 | 1.000 | 1.9% |
| 0738 | E | D | 124.22 | 112.02 | 1.130 | 1.000 | -9.8% |
| 0755 | A | D | 0.96 | 1.41 | 0.696 | 1.000 | 46.9% |
| 0755 | B | D | 1.08 | 1.41 | 0.783 | 1.000 | 30.6% |
| 0755 | C | D | 1.22 | 1.41 | 0.884 | 1.000 | 15.6% |
| 0755 | D | D | 1.38 | 1.41 | 1.000 | 1.000 | 2.2% |
| 0755 | E | D | 1.56 | 1.41 | 1.130 | 1.000 | -9.6% |
| 0756 | A | D | 0.79 | 1.15 | 0.699 | 1.000 | 45.6% |
| 0756 | B | D | 0.88 | 1.15 | 0.779 | 1.000 | 30.7% |
| 0756 | C | D | 1.00 | 1.15 | 0.885 | 1.000 | 15.0% |
| 0756 | D | D | 1.13 | 1.15 | 1.000 | 1.000 | 1.8% |
| 0756 | E | D | 1.28 | 1.15 | 1.133 | 1.000 | -10.2% |
| 0761 | A | D | 1.31 | 1.93 | 0.693 | 1.000 | 47.3% |
| 0761 | B | D | 1.48 | 1.93 | 0.783 | 1.000 | 30.4% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|---------------|
| 0761 | C | D | 1.67 | 1.93 | 0.884 | 1.000 | 15.6% |
| 0761 | D | D | 1.89 | 1.93 | 1.000 | 1.000 | 2.1% |
| 0761 | E | D | 2.14 | 1.93 | 1.132 | 1.000 | -9.8% |
| 0784 | A | D | 0.79 | 1.15 | 0.699 | 1.000 | 45.6% |
| 0784 | B | D | 0.88 | 1.15 | 0.779 | 1.000 | 30.7% |
| 0784 | C | D | 1.00 | 1.15 | 0.885 | 1.000 | 15.0% |
| 0784 | D | D | 1.13 | 1.15 | 1.000 | 1.000 | 1.8% |
| 0784 | E | D | 1.28 | 1.15 | 1.133 | 1.000 | -10.2% |
| 0913 | A | D | 72.77 | 106.70 | 0.695 | 1.000 | 46.6% |
| 0913 | B | D | 81.78 | 106.70 | 0.781 | 1.000 | 30.5% |
| 0913 | C | D | 92.56 | 106.70 | 0.884 | 1.000 | 15.3% |
| 0913 | D | D | 104.71 | 106.70 | 1.000 | 1.000 | 1.9% |
| 0913 | E | D | 118.32 | 106.70 | 1.130 | 1.000 | -9.8% |
| 0735 | A | D | 3.91 | 5.73 | 0.696 | 1.000 | 46.5% |
| 0735 | B | D | 4.39 | 5.73 | 0.781 | 1.000 | 30.5% |
| 0735 | C | D | 4.97 | 5.73 | 0.884 | 1.000 | 15.3% |
| 0735 | D | D | 5.62 | 5.73 | 1.000 | 1.000 | 2.0% |
| 0735 | E | D | 6.35 | 5.73 | 1.130 | 1.000 | -9.8% |
| 0421 | A | D | 0.90 | 1.26 | 0.698 | 1.000 | 40.0% |
| 0421 | B | D | 1.01 | 1.26 | 0.783 | 1.000 | 24.8% |
| 0421 | C | D | 1.14 | 1.26 | 0.884 | 1.000 | 10.5% |
| 0421 | D | D | 1.29 | 1.26 | 1.000 | 1.000 | -2.3% |
| 0421 | E | D | 1.46 | 1.26 | 1.132 | 1.000 | -13.7% |
| 0489 | A | D | 0.02 | 0.03 | 0.667 | 1.000 | 50.0% |
| 0489 | B | D | 0.02 | 0.03 | 0.667 | 1.000 | 50.0% |
| 0489 | C | D | 0.03 | 0.03 | 1.000 | 1.000 | 0.0% |
| 0489 | D | D | 0.03 | 0.03 | 1.000 | 1.000 | 0.0% |
| 0489 | E | D | 0.03 | 0.03 | 1.000 | 1.000 | 0.0% |
| 0490 | A | D | 0.04 | 0.05 | 0.667 | 1.000 | 25.0% |
| 0490 | B | D | 0.05 | 0.05 | 0.833 | 1.000 | 0.0% |
| 0490 | C | D | 0.05 | 0.05 | 0.833 | 1.000 | 0.0% |
| 0490 | D | D | 0.06 | 0.05 | 1.000 | 1.000 | -16.7% |
| 0490 | E | D | 0.07 | 0.05 | 1.167 | 1.000 | -28.6% |
| 0786 | A | D | 1.11 | 1.62 | 0.698 | 1.000 | 45.9% |
| 0786 | B | D | 1.24 | 1.62 | 0.780 | 1.000 | 30.6% |
| 0786 | C | D | 1.41 | 1.62 | 0.887 | 1.000 | 14.9% |
| 0786 | D | D | 1.59 | 1.62 | 1.000 | 1.000 | 1.9% |
| 0786 | E | D | 1.80 | 1.62 | 1.132 | 1.000 | -10.0% |
| 0228 | A | D | 10.30 | 14.30 | 0.695 | 1.000 | 38.8% |
| 0228 | B | D | 11.57 | 14.30 | 0.781 | 1.000 | 23.6% |
| 0228 | C | D | 13.10 | 14.30 | 0.884 | 1.000 | 9.2% |
| 0228 | D | D | 14.82 | 14.30 | 1.000 | 1.000 | -3.5% |
| 0228 | E | D | 16.75 | 14.30 | 1.130 | 1.000 | -14.6% |
| 0709 | A | D | 8.88 | 12.33 | 0.695 | 1.000 | 38.9% |
| 0709 | B | D | 9.98 | 12.33 | 0.781 | 1.000 | 23.5% |
| 0709 | C | D | 11.30 | 12.33 | 0.884 | 1.000 | 9.1% |
| 0709 | D | D | 12.78 | 12.33 | 1.000 | 1.000 | -3.5% |
| 0709 | E | D | 14.44 | 12.33 | 1.130 | 1.000 | -14.6% |
| 0770 | A | D | 1.91 | 2.65 | 0.695 | 1.000 | 38.7% |
| 0770 | B | D | 2.15 | 2.65 | 0.782 | 1.000 | 23.3% |
| 0770 | C | D | 2.43 | 2.65 | 0.884 | 1.000 | 9.1% |
| 0770 | D | D | 2.75 | 2.65 | 1.000 | 1.000 | -3.6% |
| 0770 | E | D | 3.11 | 2.65 | 1.131 | 1.000 | -14.8% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0904 | A | D | 8.66 | 12.02 | 0.695 | 1.000 | 38.8% |
| 0904 | B | D | 9.73 | 12.02 | 0.781 | 1.000 | 23.5% |
| 0904 | C | D | 11.01 | 12.02 | 0.884 | 1.000 | 9.2% |
| 0904 | D | D | 12.46 | 12.02 | 1.000 | 1.000 | -3.5% |
| 0904 | E | D | 14.08 | 12.02 | 1.130 | 1.000 | -14.6% |
| 0949 | A | D | 12.90 | 17.91 | 0.695 | 1.000 | 38.8% |
| 0949 | B | D | 14.50 | 17.91 | 0.781 | 1.000 | 23.5% |
| 0949 | C | D | 16.41 | 17.91 | 0.884 | 1.000 | 9.1% |
| 0949 | D | D | 18.56 | 17.91 | 1.000 | 1.000 | -3.5% |
| 0949 | E | D | 20.97 | 17.91 | 1.130 | 1.000 | -14.6% |
| 0970 | A | D | 77.53 | 107.65 | 0.695 | 1.000 | 38.8% |
| 0970 | B | D | 87.12 | 107.65 | 0.781 | 1.000 | 23.6% |
| 0970 | C | D | 98.61 | 107.65 | 0.884 | 1.000 | 9.2% |
| 0970 | D | D | 111.55 | 107.65 | 1.000 | 1.000 | -3.5% |
| 0970 | E | D | 126.05 | 107.65 | 1.130 | 1.000 | -14.6% |
| 0730 | A | D | 0.48 | 0.86 | 0.696 | 1.000 | 79.2% |
| 0730 | B | D | 0.54 | 0.86 | 0.783 | 1.000 | 59.3% |
| 0730 | C | D | 0.61 | 0.86 | 0.884 | 1.000 | 41.0% |
| 0730 | D | D | 0.69 | 0.86 | 1.000 | 1.000 | 24.6% |
| 0730 | E | D | 0.78 | 0.86 | 1.130 | 1.000 | 10.3% |
| 0938 | A | D | 2.32 | 3.67 | 0.695 | 1.000 | 58.2% |
| 0938 | B | D | 2.61 | 3.67 | 0.781 | 1.000 | 40.6% |
| 0938 | C | D | 2.95 | 3.67 | 0.883 | 1.000 | 24.4% |
| 0938 | D | D | 3.34 | 3.67 | 1.000 | 1.000 | 9.9% |
| 0938 | E | D | 3.77 | 3.67 | 1.129 | 1.000 | -2.7% |
| 0943 | A | D | 4.79 | 7.47 | 0.695 | 1.000 | 55.9% |
| 0943 | B | D | 5.38 | 7.47 | 0.781 | 1.000 | 38.8% |
| 0943 | C | D | 6.09 | 7.47 | 0.884 | 1.000 | 22.7% |
| 0943 | D | D | 6.89 | 7.47 | 1.000 | 1.000 | 8.4% |
| 0943 | E | D | 7.79 | 7.47 | 1.131 | 1.000 | -4.1% |
| 0960 | A | D | 1.87 | 3.01 | 0.695 | 1.000 | 61.0% |
| 0960 | B | D | 2.10 | 3.01 | 0.781 | 1.000 | 43.3% |
| 0960 | C | D | 2.38 | 3.01 | 0.885 | 1.000 | 26.5% |
| 0960 | D | D | 2.69 | 3.01 | 1.000 | 1.000 | 11.9% |
| 0960 | E | D | 3.04 | 3.01 | 1.130 | 1.000 | -1.0% |
| L895 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |
| L895 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L895 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L895 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L895 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| 0111 | A | D | 25.23 | 39.89 | 0.695 | 1.000 | 58.1% |
| 0111 | B | D | 28.35 | 39.89 | 0.781 | 1.000 | 40.7% |
| 0111 | C | D | 32.09 | 39.89 | 0.884 | 1.000 | 24.3% |
| 0111 | D | D | 36.30 | 39.89 | 1.000 | 1.000 | 9.9% |
| 0111 | E | D | 41.02 | 39.89 | 1.130 | 1.000 | -2.8% |
| 0117 | A | D | 22.14 | 35.01 | 0.695 | 1.000 | 58.1% |
| 0117 | B | D | 24.88 | 35.01 | 0.781 | 1.000 | 40.7% |
| 0117 | C | D | 28.16 | 35.01 | 0.884 | 1.000 | 24.3% |
| 0117 | D | D | 31.86 | 35.01 | 1.000 | 1.000 | 9.9% |
| 0117 | E | D | 36.00 | 35.01 | 1.130 | 1.000 | -2.8% |
| 0157 | A | D | 15.03 | 23.76 | 0.695 | 1.000 | 58.1% |
| 0157 | B | D | 16.89 | 23.76 | 0.781 | 1.000 | 40.7% |
| 0157 | C | D | 19.11 | 23.76 | 0.884 | 1.000 | 24.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0157 | D | D | 21.62 | 23.76 | 1.000 | 1.000 | 9.9% |
| 0157 | E | D | 24.43 | 23.76 | 1.130 | 1.000 | -2.7% |
| 0158 | A | D | 37.06 | 58.60 | 0.695 | 1.000 | 58.1% |
| 0158 | B | D | 41.64 | 58.60 | 0.781 | 1.000 | 40.7% |
| 0158 | C | D | 47.13 | 58.60 | 0.884 | 1.000 | 24.3% |
| 0158 | D | D | 53.32 | 58.60 | 1.000 | 1.000 | 9.9% |
| 0158 | E | D | 60.25 | 58.60 | 1.130 | 1.000 | -2.7% |
| 0900 | A | D | 36.82 | 51.48 | 0.695 | 1.000 | 39.8% |
| 0900 | B | D | 41.38 | 51.48 | 0.781 | 1.000 | 24.4% |
| 0900 | C | D | 46.83 | 51.48 | 0.884 | 1.000 | 9.9% |
| 0900 | D | D | 52.98 | 51.48 | 1.000 | 1.000 | -2.8% |
| 0900 | E | D | 59.87 | 51.48 | 1.130 | 1.000 | -14.0% |
| 0915 | A | D | 32.55 | 51.48 | 0.695 | 1.000 | 58.2% |
| 0915 | B | D | 36.58 | 51.48 | 0.781 | 1.000 | 40.7% |
| 0915 | C | D | 41.41 | 51.48 | 0.884 | 1.000 | 24.3% |
| 0915 | D | D | 46.84 | 51.48 | 1.000 | 1.000 | 9.9% |
| 0915 | E | D | 52.93 | 51.48 | 1.130 | 1.000 | -2.7% |
| 0916 | A | D | 35.81 | 56.62 | 0.695 | 1.000 | 58.1% |
| 0916 | B | D | 40.24 | 56.62 | 0.781 | 1.000 | 40.7% |
| 0916 | C | D | 45.54 | 56.62 | 0.884 | 1.000 | 24.3% |
| 0916 | D | D | 51.52 | 56.62 | 1.000 | 1.000 | 9.9% |
| 0916 | E | D | 58.22 | 56.62 | 1.130 | 1.000 | -2.7% |
| 0929 | A | D | 100.11 | 158.31 | 0.695 | 1.000 | 58.1% |
| 0929 | B | D | 112.50 | 158.31 | 0.781 | 1.000 | 40.7% |
| 0929 | C | D | 127.34 | 158.31 | 0.884 | 1.000 | 24.3% |
| 0929 | D | D | 144.05 | 158.31 | 1.000 | 1.000 | 9.9% |
| 0929 | E | D | 162.78 | 158.31 | 1.130 | 1.000 | -2.7% |
| 0982 | A | D | 159.82 | 252.73 | 0.695 | 1.000 | 58.1% |
| 0982 | B | D | 179.60 | 252.73 | 0.781 | 1.000 | 40.7% |
| 0982 | C | D | 203.28 | 252.73 | 0.884 | 1.000 | 24.3% |
| 0982 | D | D | 229.96 | 252.73 | 1.000 | 1.000 | 9.9% |
| 0982 | E | D | 259.85 | 252.73 | 1.130 | 1.000 | -2.7% |
| L891 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |
| L891 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L891 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L891 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L891 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| L893 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |
| L893 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L893 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L893 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L893 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| L894 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |
| L894 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L894 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L894 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L894 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| L899 | A | D | 39.80 | 62.93 | 0.695 | 1.000 | 58.1% |
| L899 | B | D | 44.72 | 62.93 | 0.781 | 1.000 | 40.7% |
| L899 | C | D | 50.62 | 62.93 | 0.884 | 1.000 | 24.3% |
| L899 | D | D | 57.26 | 62.93 | 1.000 | 1.000 | 9.9% |
| L899 | E | D | 64.70 | 62.93 | 1.130 | 1.000 | -2.7% |
| L892 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| L892 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L892 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L892 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L892 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| L897 | A | D | 25.86 | 39.00 | 0.695 | 1.000 | 50.8% |
| L897 | B | D | 29.06 | 39.00 | 0.781 | 1.000 | 34.2% |
| L897 | C | D | 32.89 | 39.00 | 0.884 | 1.000 | 18.6% |
| L897 | D | D | 37.21 | 39.00 | 1.000 | 1.000 | 4.8% |
| L897 | E | D | 42.05 | 39.00 | 1.130 | 1.000 | -7.3% |
| 0932 | A | D | 25.94 | 41.22 | 0.695 | 1.000 | 58.9% |
| 0932 | B | D | 29.15 | 41.22 | 0.781 | 1.000 | 41.4% |
| 0932 | C | D | 32.99 | 41.22 | 0.884 | 1.000 | 24.9% |
| 0932 | D | D | 37.32 | 41.22 | 1.000 | 1.000 | 10.5% |
| 0932 | E | D | 42.17 | 41.22 | 1.130 | 1.000 | -2.3% |
| 0623 | A | D | 30.64 | 45.63 | 0.695 | 1.000 | 48.9% |
| 0623 | B | D | 34.43 | 45.63 | 0.781 | 1.000 | 32.5% |
| 0623 | C | D | 38.98 | 45.63 | 0.884 | 1.000 | 17.1% |
| 0623 | D | D | 44.09 | 45.63 | 1.000 | 1.000 | 3.5% |
| 0623 | E | D | 49.82 | 45.63 | 1.130 | 1.000 | -8.4% |
| 0682 | A | D | 0.09 | 0.13 | 0.692 | 1.000 | 44.4% |
| 0682 | B | D | 0.10 | 0.13 | 0.769 | 1.000 | 30.0% |
| 0682 | C | D | 0.11 | 0.13 | 0.846 | 1.000 | 18.2% |
| 0682 | D | D | 0.13 | 0.13 | 1.000 | 1.000 | 0.0% |
| 0682 | E | D | 0.15 | 0.13 | 1.154 | 1.000 | -13.3% |
| 0934 | A | D | 8.07 | 12.02 | 0.695 | 1.000 | 48.9% |
| 0934 | B | D | 9.07 | 12.02 | 0.781 | 1.000 | 32.5% |
| 0934 | C | D | 10.26 | 12.02 | 0.884 | 1.000 | 17.2% |
| 0934 | D | D | 11.61 | 12.02 | 1.000 | 1.000 | 3.5% |
| 0934 | E | D | 13.12 | 12.02 | 1.130 | 1.000 | -8.4% |
| 0112 | A | D | 7.71 | 11.49 | 0.695 | 1.000 | 49.0% |
| 0112 | B | D | 8.67 | 11.49 | 0.781 | 1.000 | 32.5% |
| 0112 | C | D | 9.81 | 11.49 | 0.884 | 1.000 | 17.1% |
| 0112 | D | D | 11.10 | 11.49 | 1.000 | 1.000 | 3.5% |
| 0112 | E | D | 12.54 | 11.49 | 1.130 | 1.000 | -8.4% |
| 0632 | A | D | 20.54 | 30.59 | 0.695 | 1.000 | 48.9% |
| 0632 | B | D | 23.09 | 30.59 | 0.781 | 1.000 | 32.5% |
| 0632 | C | D | 26.13 | 30.59 | 0.884 | 1.000 | 17.1% |
| 0632 | D | D | 29.56 | 30.59 | 1.000 | 1.000 | 3.5% |
| 0632 | E | D | 33.40 | 30.59 | 1.130 | 1.000 | -8.4% |
| 0780 | A | D | 55.42 | 82.53 | 0.695 | 1.000 | 48.9% |
| 0780 | B | D | 62.28 | 82.53 | 0.781 | 1.000 | 32.5% |
| 0780 | C | D | 70.49 | 82.53 | 0.884 | 1.000 | 17.1% |
| 0780 | D | D | 79.74 | 82.53 | 1.000 | 1.000 | 3.5% |
| 0780 | E | D | 90.11 | 82.53 | 1.130 | 1.000 | -8.4% |
| 0906 | A | D | 45.40 | 67.62 | 0.695 | 1.000 | 48.9% |
| 0906 | B | D | 51.02 | 67.62 | 0.781 | 1.000 | 32.5% |
| 0906 | C | D | 57.75 | 67.62 | 0.884 | 1.000 | 17.1% |
| 0906 | D | D | 65.33 | 67.62 | 1.000 | 1.000 | 3.5% |
| 0906 | E | D | 73.82 | 67.62 | 1.130 | 1.000 | -8.4% |
| 0909 | A | D | 117.82 | 175.45 | 0.695 | 1.000 | 48.9% |
| 0909 | B | D | 132.40 | 175.45 | 0.781 | 1.000 | 32.5% |
| 0909 | C | D | 149.86 | 175.45 | 0.884 | 1.000 | 17.1% |
| 0909 | D | D | 169.52 | 175.45 | 1.000 | 1.000 | 3.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|-------------|
| 0909 | E | D | 191.56 | 175.45 | 1.130 | 1.000 | -8.4% |
| 0914 | A | D | 0.25 | 0.37 | 0.694 | 1.000 | 48.0% |
| 0914 | B | D | 0.28 | 0.37 | 0.778 | 1.000 | 32.1% |
| 0914 | C | D | 0.32 | 0.37 | 0.889 | 1.000 | 15.6% |
| 0914 | D | D | 0.36 | 0.37 | 1.000 | 1.000 | 2.8% |
| 0914 | E | D | 0.41 | 0.37 | 1.139 | 1.000 | -9.8% |
| 0918 | A | D | 37.15 | 55.33 | 0.695 | 1.000 | 48.9% |
| 0918 | B | D | 41.75 | 55.33 | 0.781 | 1.000 | 32.5% |
| 0918 | C | D | 47.26 | 55.33 | 0.884 | 1.000 | 17.1% |
| 0918 | D | D | 53.46 | 55.33 | 1.000 | 1.000 | 3.5% |
| 0918 | E | D | 60.41 | 55.33 | 1.130 | 1.000 | -8.4% |
| 0930 | A | D | 36.65 | 54.58 | 0.695 | 1.000 | 48.9% |
| 0930 | B | D | 41.18 | 54.58 | 0.781 | 1.000 | 32.5% |
| 0930 | C | D | 46.61 | 54.58 | 0.884 | 1.000 | 17.1% |
| 0930 | D | D | 52.73 | 54.58 | 1.000 | 1.000 | 3.5% |
| 0930 | E | D | 59.58 | 54.58 | 1.130 | 1.000 | -8.4% |
| 0933 | A | D | 0.98 | 1.46 | 0.695 | 1.000 | 49.0% |
| 0933 | B | D | 1.10 | 1.46 | 0.780 | 1.000 | 32.7% |
| 0933 | C | D | 1.25 | 1.46 | 0.887 | 1.000 | 16.8% |
| 0933 | D | D | 1.41 | 1.46 | 1.000 | 1.000 | 3.5% |
| 0933 | E | D | 1.59 | 1.46 | 1.128 | 1.000 | -8.2% |
| 0937 | A | D | 36.65 | 54.58 | 0.695 | 1.000 | 48.9% |
| 0937 | B | D | 41.18 | 54.58 | 0.781 | 1.000 | 32.5% |
| 0937 | C | D | 46.61 | 54.58 | 0.884 | 1.000 | 17.1% |
| 0937 | D | D | 52.73 | 54.58 | 1.000 | 1.000 | 3.5% |
| 0937 | E | D | 59.58 | 54.58 | 1.130 | 1.000 | -8.4% |
| 0941 | A | D | 102.48 | 152.62 | 0.695 | 1.000 | 48.9% |
| 0941 | B | D | 115.17 | 152.62 | 0.781 | 1.000 | 32.5% |
| 0941 | C | D | 130.35 | 152.62 | 0.884 | 1.000 | 17.1% |
| 0941 | D | D | 147.46 | 152.62 | 1.000 | 1.000 | 3.5% |
| 0941 | E | D | 166.63 | 152.62 | 1.130 | 1.000 | -8.4% |
| 0946 | A | D | 31.56 | 47.00 | 0.695 | 1.000 | 48.9% |
| 0946 | B | D | 35.47 | 47.00 | 0.781 | 1.000 | 32.5% |
| 0946 | C | D | 40.14 | 47.00 | 0.884 | 1.000 | 17.1% |
| 0946 | D | D | 45.41 | 47.00 | 1.000 | 1.000 | 3.5% |
| 0946 | E | D | 51.31 | 47.00 | 1.130 | 1.000 | -8.4% |
| 0947 | A | D | 140.02 | 208.52 | 0.695 | 1.000 | 48.9% |
| 0947 | B | D | 157.35 | 208.52 | 0.781 | 1.000 | 32.5% |
| 0947 | C | D | 178.10 | 208.52 | 0.884 | 1.000 | 17.1% |
| 0947 | D | D | 201.47 | 208.52 | 1.000 | 1.000 | 3.5% |
| 0947 | E | D | 227.66 | 208.52 | 1.130 | 1.000 | -8.4% |
| 0952 | A | D | 22.14 | 32.98 | 0.695 | 1.000 | 49.0% |
| 0952 | B | D | 24.88 | 32.98 | 0.781 | 1.000 | 32.6% |
| 0952 | C | D | 28.16 | 32.98 | 0.884 | 1.000 | 17.1% |
| 0952 | D | D | 31.86 | 32.98 | 1.000 | 1.000 | 3.5% |
| 0952 | E | D | 36.00 | 32.98 | 1.130 | 1.000 | -8.4% |
| 0968 | A | D | 42.11 | 62.71 | 0.695 | 1.000 | 48.9% |
| 0968 | B | D | 47.32 | 62.71 | 0.781 | 1.000 | 32.5% |
| 0968 | C | D | 53.56 | 62.71 | 0.884 | 1.000 | 17.1% |
| 0968 | D | D | 60.59 | 62.71 | 1.000 | 1.000 | 3.5% |
| 0968 | E | D | 68.47 | 62.71 | 1.130 | 1.000 | -8.4% |
| 0971 | A | D | 7.55 | 11.24 | 0.695 | 1.000 | 48.9% |
| 0971 | B | D | 8.48 | 11.24 | 0.781 | 1.000 | 32.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0971 | C | D | 9.60 | 11.24 | 0.884 | 1.000 | 17.1% |
| 0971 | D | D | 10.86 | 11.24 | 1.000 | 1.000 | 3.5% |
| 0971 | E | D | 12.27 | 11.24 | 1.130 | 1.000 | -8.4% |
| 0976 | A | D | 64.84 | 96.56 | 0.695 | 1.000 | 48.9% |
| 0976 | B | D | 72.86 | 96.56 | 0.781 | 1.000 | 32.5% |
| 0976 | C | D | 82.47 | 96.56 | 0.884 | 1.000 | 17.1% |
| 0976 | D | D | 93.29 | 96.56 | 1.000 | 1.000 | 3.5% |
| 0976 | E | D | 105.42 | 96.56 | 1.130 | 1.000 | -8.4% |
| 0978 | A | D | 15.05 | 22.42 | 0.695 | 1.000 | 49.0% |
| 0978 | B | D | 16.92 | 22.42 | 0.781 | 1.000 | 32.5% |
| 0978 | C | D | 19.15 | 22.42 | 0.884 | 1.000 | 17.1% |
| 0978 | D | D | 21.66 | 22.42 | 1.000 | 1.000 | 3.5% |
| 0978 | E | D | 24.48 | 22.42 | 1.130 | 1.000 | -8.4% |
| 0988 | A | D | 31.51 | 46.93 | 0.695 | 1.000 | 48.9% |
| 0988 | B | D | 35.41 | 46.93 | 0.781 | 1.000 | 32.5% |
| 0988 | C | D | 40.08 | 46.93 | 0.884 | 1.000 | 17.1% |
| 0988 | D | D | 45.34 | 46.93 | 1.000 | 1.000 | 3.5% |
| 0988 | E | D | 51.23 | 46.93 | 1.130 | 1.000 | -8.4% |
| 0992 | A | D | 4.14 | 6.17 | 0.695 | 1.000 | 49.0% |
| 0992 | B | D | 4.65 | 6.17 | 0.780 | 1.000 | 32.7% |
| 0992 | C | D | 5.27 | 6.17 | 0.884 | 1.000 | 17.1% |
| 0992 | D | D | 5.96 | 6.17 | 1.000 | 1.000 | 3.5% |
| 0992 | E | D | 6.73 | 6.17 | 1.129 | 1.000 | -8.3% |
| 0993 | A | D | 6.82 | 10.15 | 0.695 | 1.000 | 48.8% |
| 0993 | B | D | 7.66 | 10.15 | 0.781 | 1.000 | 32.5% |
| 0993 | C | D | 8.67 | 10.15 | 0.884 | 1.000 | 17.1% |
| 0993 | D | D | 9.81 | 10.15 | 1.000 | 1.000 | 3.5% |
| 0993 | E | D | 11.09 | 10.15 | 1.130 | 1.000 | -8.5% |
| 0994 | A | D | 20.63 | 30.72 | 0.695 | 1.000 | 48.9% |
| 0994 | B | D | 23.18 | 30.72 | 0.781 | 1.000 | 32.5% |
| 0994 | C | D | 26.24 | 30.72 | 0.884 | 1.000 | 17.1% |
| 0994 | D | D | 29.68 | 30.72 | 1.000 | 1.000 | 3.5% |
| 0994 | E | D | 33.54 | 30.72 | 1.130 | 1.000 | -8.4% |
| 0998 | A | D | 117.79 | 175.41 | 0.695 | 1.000 | 48.9% |
| 0998 | B | D | 132.36 | 175.41 | 0.781 | 1.000 | 32.5% |
| 0998 | C | D | 149.82 | 175.41 | 0.884 | 1.000 | 17.1% |
| 0998 | D | D | 169.48 | 175.41 | 1.000 | 1.000 | 3.5% |
| 0998 | E | D | 191.51 | 175.41 | 1.130 | 1.000 | -8.4% |
| 0542 | A | D | 0.90 | 1.42 | 0.692 | 1.000 | 57.8% |
| 0542 | B | D | 1.02 | 1.42 | 0.785 | 1.000 | 39.2% |
| 0542 | C | D | 1.15 | 1.42 | 0.885 | 1.000 | 23.5% |
| 0542 | D | D | 1.30 | 1.42 | 1.000 | 1.000 | 9.2% |
| 0542 | E | D | 1.47 | 1.42 | 1.131 | 1.000 | -3.4% |
| 0469 | A | D | 1.48 | 2.06 | 0.695 | 1.000 | 39.2% |
| 0469 | B | D | 1.66 | 2.06 | 0.779 | 1.000 | 24.1% |
| 0469 | C | D | 1.88 | 2.06 | 0.883 | 1.000 | 9.6% |
| 0469 | D | D | 2.13 | 2.06 | 1.000 | 1.000 | -3.3% |
| 0469 | E | D | 2.41 | 2.06 | 1.131 | 1.000 | -14.5% |
| 0494 | A | D | 0.90 | 1.24 | 0.698 | 1.000 | 37.8% |
| 0494 | B | D | 1.01 | 1.24 | 0.783 | 1.000 | 22.8% |
| 0494 | C | D | 1.14 | 1.24 | 0.884 | 1.000 | 8.8% |
| 0494 | D | D | 1.29 | 1.24 | 1.000 | 1.000 | -3.9% |
| 0494 | E | D | 1.46 | 1.24 | 1.132 | 1.000 | -15.1% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0503 | A | D | 0.64 | 0.89 | 0.696 | 1.000 | 39.1% |
| 0503 | B | D | 0.72 | 0.89 | 0.783 | 1.000 | 23.6% |
| 0503 | C | D | 0.81 | 0.89 | 0.880 | 1.000 | 9.9% |
| 0503 | D | D | 0.92 | 0.89 | 1.000 | 1.000 | -3.3% |
| 0503 | E | D | 1.04 | 0.89 | 1.130 | 1.000 | -14.4% |
| 0511 | A | D | 1.07 | 1.49 | 0.695 | 1.000 | 39.3% |
| 0511 | B | D | 1.20 | 1.49 | 0.779 | 1.000 | 24.2% |
| 0511 | C | D | 1.36 | 1.49 | 0.883 | 1.000 | 9.6% |
| 0511 | D | D | 1.54 | 1.49 | 1.000 | 1.000 | -3.2% |
| 0511 | E | D | 1.74 | 1.49 | 1.130 | 1.000 | -14.4% |
| 0536 | A | D | 1.08 | 1.51 | 0.692 | 1.000 | 39.8% |
| 0536 | B | D | 1.22 | 1.51 | 0.782 | 1.000 | 23.8% |
| 0536 | C | D | 1.38 | 1.51 | 0.885 | 1.000 | 9.4% |
| 0536 | D | D | 1.56 | 1.51 | 1.000 | 1.000 | -3.2% |
| 0536 | E | D | 1.76 | 1.51 | 1.128 | 1.000 | -14.2% |
| 0544 | A | D | 1.08 | 1.51 | 0.692 | 1.000 | 39.8% |
| 0544 | B | D | 1.22 | 1.51 | 0.782 | 1.000 | 23.8% |
| 0544 | C | D | 1.38 | 1.51 | 0.885 | 1.000 | 9.4% |
| 0544 | D | D | 1.56 | 1.51 | 1.000 | 1.000 | -3.2% |
| 0544 | E | D | 1.76 | 1.51 | 1.128 | 1.000 | -14.2% |
| 0590 | A | D | 2.38 | 3.30 | 0.696 | 1.000 | 38.7% |
| 0590 | B | D | 2.67 | 3.30 | 0.781 | 1.000 | 23.6% |
| 0590 | C | D | 3.02 | 3.30 | 0.883 | 1.000 | 9.3% |
| 0590 | D | D | 3.42 | 3.30 | 1.000 | 1.000 | -3.5% |
| 0590 | E | D | 3.86 | 3.30 | 1.129 | 1.000 | -14.5% |
| 0641 | A | D | 1.07 | 1.49 | 0.695 | 1.000 | 39.3% |
| 0641 | B | D | 1.20 | 1.49 | 0.779 | 1.000 | 24.2% |
| 0641 | C | D | 1.36 | 1.49 | 0.883 | 1.000 | 9.6% |
| 0641 | D | D | 1.54 | 1.49 | 1.000 | 1.000 | -3.2% |
| 0641 | E | D | 1.74 | 1.49 | 1.130 | 1.000 | -14.4% |
| 0649 | A | D | 1.07 | 1.49 | 0.695 | 1.000 | 39.3% |
| 0649 | B | D | 1.20 | 1.49 | 0.779 | 1.000 | 24.2% |
| 0649 | C | D | 1.36 | 1.49 | 0.883 | 1.000 | 9.6% |
| 0649 | D | D | 1.54 | 1.49 | 1.000 | 1.000 | -3.2% |
| 0649 | E | D | 1.74 | 1.49 | 1.130 | 1.000 | -14.4% |
| 0449 | A | D | 1.97 | 2.74 | 0.694 | 1.000 | 39.1% |
| 0449 | B | D | 2.22 | 2.74 | 0.782 | 1.000 | 23.4% |
| 0449 | C | D | 2.51 | 2.74 | 0.884 | 1.000 | 9.2% |
| 0449 | D | D | 2.84 | 2.74 | 1.000 | 1.000 | -3.5% |
| 0449 | E | D | 3.21 | 2.74 | 1.130 | 1.000 | -14.6% |
| 0499 | A | D | 1.22 | 1.62 | 0.693 | 1.000 | 32.8% |
| 0499 | B | D | 1.37 | 1.62 | 0.778 | 1.000 | 18.2% |
| 0499 | C | D | 1.56 | 1.62 | 0.886 | 1.000 | 3.8% |
| 0499 | D | D | 1.76 | 1.62 | 1.000 | 1.000 | -8.0% |
| 0499 | E | D | 1.99 | 1.62 | 1.131 | 1.000 | -18.6% |
| 0589 | A | D | 1.32 | 1.83 | 0.695 | 1.000 | 38.6% |
| 0589 | B | D | 1.48 | 1.83 | 0.779 | 1.000 | 23.6% |
| 0589 | C | D | 1.68 | 1.83 | 0.884 | 1.000 | 8.9% |
| 0589 | D | D | 1.90 | 1.83 | 1.000 | 1.000 | -3.7% |
| 0589 | E | D | 2.15 | 1.83 | 1.132 | 1.000 | -14.9% |
| 0636 | A | D | 1.13 | 1.77 | 0.698 | 1.000 | 56.6% |
| 0636 | B | D | 1.27 | 1.77 | 0.784 | 1.000 | 39.4% |
| 0636 | C | D | 1.43 | 1.77 | 0.883 | 1.000 | 23.8% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0636 | D | D | 1.62 | 1.77 | 1.000 | 1.000 | 9.3% |
| 0636 | E | D | 1.83 | 1.77 | 1.130 | 1.000 | -3.3% |
| 0908 | A | D | 3.91 | 5.42 | 0.696 | 1.000 | 38.6% |
| 0908 | B | D | 4.39 | 5.42 | 0.781 | 1.000 | 23.5% |
| 0908 | C | D | 4.97 | 5.42 | 0.884 | 1.000 | 9.1% |
| 0908 | D | D | 5.62 | 5.42 | 1.000 | 1.000 | -3.6% |
| 0908 | E | D | 6.35 | 5.42 | 1.130 | 1.000 | -14.6% |
| 0491 | A | D | 0.76 | 1.06 | 0.691 | 1.000 | 39.5% |
| 0491 | B | D | 0.86 | 1.06 | 0.782 | 1.000 | 23.3% |
| 0491 | C | D | 0.97 | 1.06 | 0.882 | 1.000 | 9.3% |
| 0491 | D | D | 1.10 | 1.06 | 1.000 | 1.000 | -3.6% |
| 0491 | E | D | 1.24 | 1.06 | 1.127 | 1.000 | -14.5% |
| 0493 | A | D | 1.48 | 2.06 | 0.695 | 1.000 | 39.2% |
| 0493 | B | D | 1.66 | 2.06 | 0.779 | 1.000 | 24.1% |
| 0493 | C | D | 1.88 | 2.06 | 0.883 | 1.000 | 9.6% |
| 0493 | D | D | 2.13 | 2.06 | 1.000 | 1.000 | -3.3% |
| 0493 | E | D | 2.41 | 2.06 | 1.131 | 1.000 | -14.5% |
| 0514 | A | D | 1.93 | 2.67 | 0.697 | 1.000 | 38.3% |
| 0514 | B | D | 2.16 | 2.67 | 0.780 | 1.000 | 23.6% |
| 0514 | C | D | 2.45 | 2.67 | 0.884 | 1.000 | 9.0% |
| 0514 | D | D | 2.77 | 2.67 | 1.000 | 1.000 | -3.6% |
| 0514 | E | D | 3.13 | 2.67 | 1.130 | 1.000 | -14.7% |
| 0521 | A | D | 1.19 | 1.65 | 0.696 | 1.000 | 38.7% |
| 0521 | B | D | 1.34 | 1.65 | 0.784 | 1.000 | 23.1% |
| 0521 | C | D | 1.51 | 1.65 | 0.883 | 1.000 | 9.3% |
| 0521 | D | D | 1.71 | 1.65 | 1.000 | 1.000 | -3.5% |
| 0521 | E | D | 1.93 | 1.65 | 1.129 | 1.000 | -14.5% |
| 0541 | A | D | 2.38 | 3.30 | 0.696 | 1.000 | 38.7% |
| 0541 | B | D | 2.67 | 3.30 | 0.781 | 1.000 | 23.6% |
| 0541 | C | D | 3.02 | 3.30 | 0.883 | 1.000 | 9.3% |
| 0541 | D | D | 3.42 | 3.30 | 1.000 | 1.000 | -3.5% |
| 0541 | E | D | 3.86 | 3.30 | 1.129 | 1.000 | -14.5% |
| 0550 | A | D | 2.27 | 3.16 | 0.694 | 1.000 | 39.2% |
| 0550 | B | D | 2.55 | 3.16 | 0.780 | 1.000 | 23.9% |
| 0550 | C | D | 2.89 | 3.16 | 0.884 | 1.000 | 9.3% |
| 0550 | D | D | 3.27 | 3.16 | 1.000 | 1.000 | -3.4% |
| 0550 | E | D | 3.70 | 3.16 | 1.131 | 1.000 | -14.6% |
| 0555 | A | D | 0.63 | 0.92 | 0.692 | 1.000 | 46.0% |
| 0555 | B | D | 0.71 | 0.92 | 0.780 | 1.000 | 29.6% |
| 0555 | C | D | 0.80 | 0.92 | 0.879 | 1.000 | 15.0% |
| 0555 | D | D | 0.91 | 0.92 | 1.000 | 1.000 | 1.1% |
| 0555 | E | D | 1.03 | 0.92 | 1.132 | 1.000 | -10.7% |
| 0557 | A | D | 2.13 | 3.35 | 0.694 | 1.000 | 57.3% |
| 0557 | B | D | 2.40 | 3.35 | 0.782 | 1.000 | 39.6% |
| 0557 | C | D | 2.71 | 3.35 | 0.883 | 1.000 | 23.6% |
| 0557 | D | D | 3.07 | 3.35 | 1.000 | 1.000 | 9.1% |
| 0557 | E | D | 3.47 | 3.35 | 1.130 | 1.000 | -3.5% |
| 0558 | A | D | 7.58 | 10.53 | 0.695 | 1.000 | 38.9% |
| 0558 | B | D | 8.52 | 10.53 | 0.781 | 1.000 | 23.6% |
| 0558 | C | D | 9.64 | 10.53 | 0.884 | 1.000 | 9.2% |
| 0558 | D | D | 10.91 | 10.53 | 1.000 | 1.000 | -3.5% |
| 0558 | E | D | 12.33 | 10.53 | 1.130 | 1.000 | -14.6% |
| 0560 | A | D | 1.19 | 1.65 | 0.696 | 1.000 | 38.7% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0560 | B | D | 1.34 | 1.65 | 0.784 | 1.000 | 23.1% |
| 0560 | C | D | 1.51 | 1.65 | 0.883 | 1.000 | 9.3% |
| 0560 | D | D | 1.71 | 1.65 | 1.000 | 1.000 | -3.5% |
| 0560 | E | D | 1.93 | 1.65 | 1.129 | 1.000 | -14.5% |
| 0591 | A | D | 1.12 | 1.55 | 0.696 | 1.000 | 38.4% |
| 0591 | B | D | 1.26 | 1.55 | 0.783 | 1.000 | 23.0% |
| 0591 | C | D | 1.42 | 1.55 | 0.882 | 1.000 | 9.2% |
| 0591 | D | D | 1.61 | 1.55 | 1.000 | 1.000 | -3.7% |
| 0591 | E | D | 1.82 | 1.55 | 1.130 | 1.000 | -14.8% |
| 0638 | A | D | 1.75 | 2.43 | 0.694 | 1.000 | 38.9% |
| 0638 | B | D | 1.97 | 2.43 | 0.782 | 1.000 | 23.4% |
| 0638 | C | D | 2.23 | 2.43 | 0.885 | 1.000 | 9.0% |
| 0638 | D | D | 2.52 | 2.43 | 1.000 | 1.000 | -3.6% |
| 0638 | E | D | 2.85 | 2.43 | 1.131 | 1.000 | -14.7% |
| 0651 | A | D | 1.75 | 2.15 | 0.694 | 1.000 | 22.9% |
| 0651 | B | D | 1.97 | 2.15 | 0.782 | 1.000 | 9.1% |
| 0651 | C | D | 2.23 | 2.15 | 0.885 | 1.000 | -3.6% |
| 0651 | D | D | 2.52 | 2.15 | 1.000 | 1.000 | -14.7% |
| 0651 | E | D | 2.85 | 2.15 | 1.131 | 1.000 | -24.6% |
| 0657 | A | D | 1.15 | 1.59 | 0.697 | 1.000 | 38.3% |
| 0657 | B | D | 1.29 | 1.59 | 0.782 | 1.000 | 23.3% |
| 0657 | C | D | 1.46 | 1.59 | 0.885 | 1.000 | 8.9% |
| 0657 | D | D | 1.65 | 1.59 | 1.000 | 1.000 | -3.6% |
| 0657 | E | D | 1.86 | 1.59 | 1.127 | 1.000 | -14.5% |
| 0667 | A | D | 1.05 | 1.46 | 0.695 | 1.000 | 39.0% |
| 0667 | B | D | 1.18 | 1.46 | 0.781 | 1.000 | 23.7% |
| 0667 | C | D | 1.33 | 1.46 | 0.881 | 1.000 | 9.8% |
| 0667 | D | D | 1.51 | 1.46 | 1.000 | 1.000 | -3.3% |
| 0667 | E | D | 1.71 | 1.46 | 1.132 | 1.000 | -14.6% |
| 0534 | A | D | 0.70 | 0.97 | 0.700 | 1.000 | 38.6% |
| 0534 | B | D | 0.78 | 0.97 | 0.780 | 1.000 | 24.4% |
| 0534 | C | D | 0.88 | 0.97 | 0.880 | 1.000 | 10.2% |
| 0534 | D | D | 1.00 | 0.97 | 1.000 | 1.000 | -3.0% |
| 0534 | E | D | 1.13 | 0.97 | 1.130 | 1.000 | -14.2% |
| 0562 | A | D | 0.79 | 1.09 | 0.699 | 1.000 | 38.0% |
| 0562 | B | D | 0.88 | 1.09 | 0.779 | 1.000 | 23.9% |
| 0562 | C | D | 1.00 | 1.09 | 0.885 | 1.000 | 9.0% |
| 0562 | D | D | 1.13 | 1.09 | 1.000 | 1.000 | -3.5% |
| 0562 | E | D | 1.28 | 1.09 | 1.133 | 1.000 | -14.8% |
| 0620 | A | D | 0.74 | 1.17 | 0.692 | 1.000 | 58.1% |
| 0620 | B | D | 0.84 | 1.17 | 0.785 | 1.000 | 39.3% |
| 0620 | C | D | 0.95 | 1.17 | 0.888 | 1.000 | 23.2% |
| 0620 | D | D | 1.07 | 1.17 | 1.000 | 1.000 | 9.3% |
| 0620 | E | D | 1.21 | 1.17 | 1.131 | 1.000 | -3.3% |
| 0644 | A | D | 0.74 | 1.03 | 0.692 | 1.000 | 39.2% |
| 0644 | B | D | 0.84 | 1.03 | 0.785 | 1.000 | 22.6% |
| 0644 | C | D | 0.95 | 1.03 | 0.888 | 1.000 | 8.4% |
| 0644 | D | D | 1.07 | 1.03 | 1.000 | 1.000 | -3.7% |
| 0644 | E | D | 1.21 | 1.03 | 1.131 | 1.000 | -14.9% |
| 0646 | A | D | 0.79 | 1.09 | 0.699 | 1.000 | 38.0% |
| 0646 | B | D | 0.88 | 1.09 | 0.779 | 1.000 | 23.9% |
| 0646 | C | D | 1.00 | 1.09 | 0.885 | 1.000 | 9.0% |
| 0646 | D | D | 1.13 | 1.09 | 1.000 | 1.000 | -3.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0646 | E | D | 1.28 | 1.09 | 1.133 | 1.000 | -14.8% |
| 0400 | A | D | 1.85 | 2.57 | 0.695 | 1.000 | 38.9% |
| 0400 | B | D | 2.08 | 2.57 | 0.782 | 1.000 | 23.6% |
| 0400 | C | D | 2.35 | 2.57 | 0.883 | 1.000 | 9.4% |
| 0400 | D | D | 2.66 | 2.57 | 1.000 | 1.000 | -3.4% |
| 0400 | E | D | 3.01 | 2.57 | 1.132 | 1.000 | -14.6% |
| 0450 | A | D | 1.00 | 1.39 | 0.694 | 1.000 | 39.0% |
| 0450 | B | D | 1.12 | 1.39 | 0.778 | 1.000 | 24.1% |
| 0450 | C | D | 1.27 | 1.39 | 0.882 | 1.000 | 9.4% |
| 0450 | D | D | 1.44 | 1.39 | 1.000 | 1.000 | -3.5% |
| 0450 | E | D | 1.63 | 1.39 | 1.132 | 1.000 | -14.7% |
| 0452 | A | D | 0.90 | 1.25 | 0.692 | 1.000 | 38.9% |
| 0452 | B | D | 1.02 | 1.25 | 0.785 | 1.000 | 22.5% |
| 0452 | C | D | 1.15 | 1.25 | 0.885 | 1.000 | 8.7% |
| 0452 | D | D | 1.30 | 1.25 | 1.000 | 1.000 | -3.8% |
| 0452 | E | D | 1.47 | 1.25 | 1.131 | 1.000 | -15.0% |
| 0465 | A | D | 5.71 | 8.95 | 0.695 | 1.000 | 56.7% |
| 0465 | B | D | 6.41 | 8.95 | 0.781 | 1.000 | 39.6% |
| 0465 | C | D | 7.26 | 8.95 | 0.884 | 1.000 | 23.3% |
| 0465 | D | D | 8.21 | 8.95 | 1.000 | 1.000 | 9.0% |
| 0465 | E | D | 9.28 | 8.95 | 1.130 | 1.000 | -3.6% |
| 0466 | A | D | 1.07 | 1.49 | 0.695 | 1.000 | 39.3% |
| 0466 | B | D | 1.20 | 1.49 | 0.779 | 1.000 | 24.2% |
| 0466 | C | D | 1.36 | 1.49 | 0.883 | 1.000 | 9.6% |
| 0466 | D | D | 1.54 | 1.49 | 1.000 | 1.000 | -3.2% |
| 0466 | E | D | 1.74 | 1.49 | 1.130 | 1.000 | -14.4% |
| 0492 | A | D | 1.38 | 1.91 | 0.697 | 1.000 | 38.4% |
| 0492 | B | D | 1.55 | 1.91 | 0.783 | 1.000 | 23.2% |
| 0492 | C | D | 1.75 | 1.91 | 0.884 | 1.000 | 9.1% |
| 0492 | D | D | 1.98 | 1.91 | 1.000 | 1.000 | -3.5% |
| 0492 | E | D | 2.24 | 1.91 | 1.131 | 1.000 | -14.7% |
| 0500 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0500 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0500 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0500 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0500 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0513 | A | D | 1.26 | 1.66 | 0.692 | 1.000 | 31.7% |
| 0513 | B | D | 1.42 | 1.66 | 0.780 | 1.000 | 16.9% |
| 0513 | C | D | 1.61 | 1.66 | 0.885 | 1.000 | 3.1% |
| 0513 | D | D | 1.82 | 1.66 | 1.000 | 1.000 | -8.8% |
| 0513 | E | D | 2.06 | 1.66 | 1.132 | 1.000 | -19.4% |
| 0526 | A | D | 1.12 | 1.37 | 0.696 | 1.000 | 22.3% |
| 0526 | B | D | 1.26 | 1.37 | 0.783 | 1.000 | 8.7% |
| 0526 | C | D | 1.42 | 1.37 | 0.882 | 1.000 | -3.5% |
| 0526 | D | D | 1.61 | 1.37 | 1.000 | 1.000 | -14.9% |
| 0526 | E | D | 1.82 | 1.37 | 1.130 | 1.000 | -24.7% |
| 0527 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0527 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0527 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0527 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0527 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0532 | A | D | 0.89 | 1.25 | 0.695 | 1.000 | 40.4% |
| 0532 | B | D | 1.00 | 1.25 | 0.781 | 1.000 | 25.0% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0532 | C | D | 1.13 | 1.25 | 0.883 | 1.000 | 10.6% |
| 0532 | D | D | 1.28 | 1.25 | 1.000 | 1.000 | -2.3% |
| 0532 | E | D | 1.45 | 1.25 | 1.133 | 1.000 | -13.8% |
| 0537 | A | D | 2.93 | 4.06 | 0.696 | 1.000 | 38.6% |
| 0537 | B | D | 3.29 | 4.06 | 0.781 | 1.000 | 23.4% |
| 0537 | C | D | 3.72 | 4.06 | 0.884 | 1.000 | 9.1% |
| 0537 | D | D | 4.21 | 4.06 | 1.000 | 1.000 | -3.6% |
| 0537 | E | D | 4.76 | 4.06 | 1.131 | 1.000 | -14.7% |
| 0539 | A | D | 1.97 | 2.74 | 0.694 | 1.000 | 39.1% |
| 0539 | B | D | 2.22 | 2.74 | 0.782 | 1.000 | 23.4% |
| 0539 | C | D | 2.51 | 2.74 | 0.884 | 1.000 | 9.2% |
| 0539 | D | D | 2.84 | 2.74 | 1.000 | 1.000 | -3.5% |
| 0539 | E | D | 3.21 | 2.74 | 1.130 | 1.000 | -14.6% |
| 0545 | A | D | 0.64 | 0.89 | 0.696 | 1.000 | 39.1% |
| 0545 | B | D | 0.72 | 0.89 | 0.783 | 1.000 | 23.6% |
| 0545 | C | D | 0.81 | 0.89 | 0.880 | 1.000 | 9.9% |
| 0545 | D | D | 0.92 | 0.89 | 1.000 | 1.000 | -3.3% |
| 0545 | E | D | 1.04 | 0.89 | 1.130 | 1.000 | -14.4% |
| 0546 | A | D | 0.94 | 1.30 | 0.696 | 1.000 | 38.3% |
| 0546 | B | D | 1.05 | 1.30 | 0.778 | 1.000 | 23.8% |
| 0546 | C | D | 1.19 | 1.30 | 0.881 | 1.000 | 9.2% |
| 0546 | D | D | 1.35 | 1.30 | 1.000 | 1.000 | -3.7% |
| 0546 | E | D | 1.53 | 1.30 | 1.133 | 1.000 | -15.0% |
| 0548 | A | D | 1.12 | 1.55 | 0.696 | 1.000 | 38.4% |
| 0548 | B | D | 1.26 | 1.55 | 0.783 | 1.000 | 23.0% |
| 0548 | C | D | 1.42 | 1.55 | 0.882 | 1.000 | 9.2% |
| 0548 | D | D | 1.61 | 1.55 | 1.000 | 1.000 | -3.7% |
| 0548 | E | D | 1.82 | 1.55 | 1.130 | 1.000 | -14.8% |
| 0552 | A | D | 0.20 | 0.19 | 0.690 | 1.000 | -5.0% |
| 0552 | B | D | 0.23 | 0.19 | 0.793 | 1.000 | -17.4% |
| 0552 | C | D | 0.26 | 0.19 | 0.897 | 1.000 | -26.9% |
| 0552 | D | D | 0.29 | 0.19 | 1.000 | 1.000 | -34.5% |
| 0552 | E | D | 0.33 | 0.19 | 1.138 | 1.000 | -42.4% |
| 0553 | A | D | 0.59 | 0.82 | 0.694 | 1.000 | 39.0% |
| 0553 | B | D | 0.66 | 0.82 | 0.776 | 1.000 | 24.2% |
| 0553 | C | D | 0.75 | 0.82 | 0.882 | 1.000 | 9.3% |
| 0553 | D | D | 0.85 | 0.82 | 1.000 | 1.000 | -3.5% |
| 0553 | E | D | 0.96 | 0.82 | 1.129 | 1.000 | -14.6% |
| 0554 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0554 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0554 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0554 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0554 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0564 | A | D | 1.38 | 1.70 | 0.693 | 1.000 | 23.2% |
| 0564 | B | D | 1.55 | 1.70 | 0.779 | 1.000 | 9.7% |
| 0564 | C | D | 1.76 | 1.70 | 0.884 | 1.000 | -3.4% |
| 0564 | D | D | 1.99 | 1.70 | 1.000 | 1.000 | -14.6% |
| 0564 | E | D | 2.25 | 1.70 | 1.131 | 1.000 | -24.4% |
| 0568 | A | D | 0.87 | 1.21 | 0.696 | 1.000 | 39.1% |
| 0568 | B | D | 0.98 | 1.21 | 0.784 | 1.000 | 23.5% |
| 0568 | C | D | 1.11 | 1.21 | 0.888 | 1.000 | 9.0% |
| 0568 | D | D | 1.25 | 1.21 | 1.000 | 1.000 | -3.2% |
| 0568 | E | D | 1.41 | 1.21 | 1.128 | 1.000 | -14.2% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0577 | A | D | 1.26 | 1.99 | 0.692 | 1.000 | 57.9% |
| 0577 | B | D | 1.42 | 1.99 | 0.780 | 1.000 | 40.1% |
| 0577 | C | D | 1.61 | 1.99 | 0.885 | 1.000 | 23.6% |
| 0577 | D | D | 1.82 | 1.99 | 1.000 | 1.000 | 9.3% |
| 0577 | E | D | 2.06 | 1.99 | 1.132 | 1.000 | -3.4% |
| 0582 | A | D | 1.30 | 1.80 | 0.695 | 1.000 | 38.5% |
| 0582 | B | D | 1.46 | 1.80 | 0.781 | 1.000 | 23.3% |
| 0582 | C | D | 1.65 | 1.80 | 0.882 | 1.000 | 9.1% |
| 0582 | D | D | 1.87 | 1.80 | 1.000 | 1.000 | -3.7% |
| 0582 | E | D | 2.11 | 1.80 | 1.128 | 1.000 | -14.7% |
| 0587 | A | D | 0.88 | 1.22 | 0.698 | 1.000 | 38.6% |
| 0587 | B | D | 0.98 | 1.22 | 0.778 | 1.000 | 24.5% |
| 0587 | C | D | 1.11 | 1.22 | 0.881 | 1.000 | 9.9% |
| 0587 | D | D | 1.26 | 1.22 | 1.000 | 1.000 | -3.2% |
| 0587 | E | D | 1.42 | 1.22 | 1.127 | 1.000 | -14.1% |
| 0588 | A | D | 1.39 | 1.93 | 0.695 | 1.000 | 38.8% |
| 0588 | B | D | 1.56 | 1.93 | 0.780 | 1.000 | 23.7% |
| 0588 | C | D | 1.77 | 1.93 | 0.885 | 1.000 | 9.0% |
| 0588 | D | D | 2.00 | 1.93 | 1.000 | 1.000 | -3.5% |
| 0588 | E | D | 2.26 | 1.93 | 1.130 | 1.000 | -14.6% |
| 0592 | A | D | 1.13 | 1.56 | 0.698 | 1.000 | 38.1% |
| 0592 | B | D | 1.27 | 1.56 | 0.784 | 1.000 | 22.8% |
| 0592 | C | D | 1.43 | 1.56 | 0.883 | 1.000 | 9.1% |
| 0592 | D | D | 1.62 | 1.56 | 1.000 | 1.000 | -3.7% |
| 0592 | E | D | 1.83 | 1.56 | 1.130 | 1.000 | -14.8% |
| 0593 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0593 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0593 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0593 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0593 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0594 | A | D | 0.71 | 0.98 | 0.696 | 1.000 | 38.0% |
| 0594 | B | D | 0.80 | 0.98 | 0.784 | 1.000 | 22.5% |
| 0594 | C | D | 0.90 | 0.98 | 0.882 | 1.000 | 8.9% |
| 0594 | D | D | 1.02 | 0.98 | 1.000 | 1.000 | -3.9% |
| 0594 | E | D | 1.15 | 0.98 | 1.127 | 1.000 | -14.8% |
| 0596 | A | D | 1.38 | 1.91 | 0.697 | 1.000 | 38.4% |
| 0596 | B | D | 1.55 | 1.91 | 0.783 | 1.000 | 23.2% |
| 0596 | C | D | 1.75 | 1.91 | 0.884 | 1.000 | 9.1% |
| 0596 | D | D | 1.98 | 1.91 | 1.000 | 1.000 | -3.5% |
| 0596 | E | D | 2.24 | 1.91 | 1.131 | 1.000 | -14.7% |
| 0598 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0598 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0598 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0598 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0598 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0599 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0599 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0599 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0599 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0599 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0602 | A | D | 2.57 | 3.57 | 0.695 | 1.000 | 38.9% |
| 0602 | B | D | 2.89 | 3.57 | 0.781 | 1.000 | 23.5% |
| 0602 | C | D | 3.27 | 3.57 | 0.884 | 1.000 | 9.2% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0602 | D | D | 3.70 | 3.57 | 1.000 | 1.000 | -3.5% |
| 0602 | E | D | 4.18 | 3.57 | 1.130 | 1.000 | -14.6% |
| 0603 | A | D | 1.13 | 1.56 | 0.698 | 1.000 | 38.1% |
| 0603 | B | D | 1.27 | 1.56 | 0.784 | 1.000 | 22.8% |
| 0603 | C | D | 1.43 | 1.56 | 0.883 | 1.000 | 9.1% |
| 0603 | D | D | 1.62 | 1.56 | 1.000 | 1.000 | -3.7% |
| 0603 | E | D | 1.83 | 1.56 | 1.130 | 1.000 | -14.8% |
| 0605 | A | D | 0.98 | 1.36 | 0.695 | 1.000 | 38.8% |
| 0605 | B | D | 1.10 | 1.36 | 0.780 | 1.000 | 23.6% |
| 0605 | C | D | 1.25 | 1.36 | 0.887 | 1.000 | 8.8% |
| 0605 | D | D | 1.41 | 1.36 | 1.000 | 1.000 | -3.5% |
| 0605 | E | D | 1.59 | 1.36 | 1.128 | 1.000 | -14.5% |
| 0618 | A | D | 1.13 | 1.56 | 0.698 | 1.000 | 38.1% |
| 0618 | B | D | 1.27 | 1.56 | 0.784 | 1.000 | 22.8% |
| 0618 | C | D | 1.43 | 1.56 | 0.883 | 1.000 | 9.1% |
| 0618 | D | D | 1.62 | 1.56 | 1.000 | 1.000 | -3.7% |
| 0618 | E | D | 1.83 | 1.56 | 1.130 | 1.000 | -14.8% |
| 0625 | A | D | 0.83 | 1.16 | 0.692 | 1.000 | 39.8% |
| 0625 | B | D | 0.94 | 1.16 | 0.783 | 1.000 | 23.4% |
| 0625 | C | D | 1.06 | 1.16 | 0.883 | 1.000 | 9.4% |
| 0625 | D | D | 1.20 | 1.16 | 1.000 | 1.000 | -3.3% |
| 0625 | E | D | 1.36 | 1.16 | 1.133 | 1.000 | -14.7% |
| 0637 | A | D | 0.91 | 1.26 | 0.695 | 1.000 | 38.5% |
| 0637 | B | D | 1.02 | 1.26 | 0.779 | 1.000 | 23.5% |
| 0637 | C | D | 1.16 | 1.26 | 0.885 | 1.000 | 8.6% |
| 0637 | D | D | 1.31 | 1.26 | 1.000 | 1.000 | -3.8% |
| 0637 | E | D | 1.48 | 1.26 | 1.130 | 1.000 | -14.9% |
| 0640 | A | D | 0.81 | 0.99 | 0.692 | 1.000 | 22.2% |
| 0640 | B | D | 0.91 | 0.99 | 0.778 | 1.000 | 8.8% |
| 0640 | C | D | 1.03 | 0.99 | 0.880 | 1.000 | -3.9% |
| 0640 | D | D | 1.17 | 0.99 | 1.000 | 1.000 | -15.4% |
| 0640 | E | D | 1.32 | 0.99 | 1.128 | 1.000 | -25.0% |
| 0642 | A | D | 0.78 | 1.08 | 0.696 | 1.000 | 38.5% |
| 0642 | B | D | 0.87 | 1.08 | 0.777 | 1.000 | 24.1% |
| 0642 | C | D | 0.99 | 1.08 | 0.884 | 1.000 | 9.1% |
| 0642 | D | D | 1.12 | 1.08 | 1.000 | 1.000 | -3.6% |
| 0642 | E | D | 1.27 | 1.08 | 1.134 | 1.000 | -15.0% |
| 0643 | A | D | 1.13 | 1.56 | 0.698 | 1.000 | 38.1% |
| 0643 | B | D | 1.27 | 1.56 | 0.784 | 1.000 | 22.8% |
| 0643 | C | D | 1.43 | 1.56 | 0.883 | 1.000 | 9.1% |
| 0643 | D | D | 1.62 | 1.56 | 1.000 | 1.000 | -3.7% |
| 0643 | E | D | 1.83 | 1.56 | 1.130 | 1.000 | -14.8% |
| 0645 | A | D | 0.72 | 0.99 | 0.699 | 1.000 | 37.5% |
| 0645 | B | D | 0.80 | 0.99 | 0.777 | 1.000 | 23.8% |
| 0645 | C | D | 0.91 | 0.99 | 0.883 | 1.000 | 8.8% |
| 0645 | D | D | 1.03 | 0.99 | 1.000 | 1.000 | -3.9% |
| 0645 | E | D | 1.16 | 0.99 | 1.126 | 1.000 | -14.7% |
| 0647 | A | D | 1.17 | 1.63 | 0.692 | 1.000 | 39.3% |
| 0647 | B | D | 1.32 | 1.63 | 0.781 | 1.000 | 23.5% |
| 0647 | C | D | 1.49 | 1.63 | 0.882 | 1.000 | 9.4% |
| 0647 | D | D | 1.69 | 1.63 | 1.000 | 1.000 | -3.6% |
| 0647 | E | D | 1.91 | 1.63 | 1.130 | 1.000 | -14.7% |
| 0648 | A | D | 1.07 | 1.49 | 0.695 | 1.000 | 39.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0648 | B | D | 1.20 | 1.49 | 0.779 | 1.000 | 24.2% |
| 0648 | C | D | 1.36 | 1.49 | 0.883 | 1.000 | 9.6% |
| 0648 | D | D | 1.54 | 1.49 | 1.000 | 1.000 | -3.2% |
| 0648 | E | D | 1.74 | 1.49 | 1.130 | 1.000 | -14.4% |
| 0652 | A | D | 1.38 | 1.92 | 0.693 | 1.000 | 39.1% |
| 0652 | B | D | 1.55 | 1.92 | 0.779 | 1.000 | 23.9% |
| 0652 | C | D | 1.76 | 1.92 | 0.884 | 1.000 | 9.1% |
| 0652 | D | D | 1.99 | 1.92 | 1.000 | 1.000 | -3.5% |
| 0652 | E | D | 2.25 | 1.92 | 1.131 | 1.000 | -14.7% |
| 0653 | A | D | 0.73 | 0.79 | 0.695 | 1.000 | 8.2% |
| 0653 | B | D | 0.82 | 0.79 | 0.781 | 1.000 | -3.7% |
| 0653 | C | D | 0.93 | 0.79 | 0.886 | 1.000 | -15.1% |
| 0653 | D | D | 1.05 | 0.79 | 1.000 | 1.000 | -24.8% |
| 0653 | E | D | 1.19 | 0.79 | 1.133 | 1.000 | -33.6% |
| 0654 | A | D | 3.00 | 4.17 | 0.694 | 1.000 | 39.0% |
| 0654 | B | D | 3.37 | 4.17 | 0.780 | 1.000 | 23.7% |
| 0654 | C | D | 3.82 | 4.17 | 0.884 | 1.000 | 9.2% |
| 0654 | D | D | 4.32 | 4.17 | 1.000 | 1.000 | -3.5% |
| 0654 | E | D | 4.88 | 4.17 | 1.130 | 1.000 | -14.5% |
| 0655 | A | D | 0.71 | 0.98 | 0.696 | 1.000 | 38.0% |
| 0655 | B | D | 0.80 | 0.98 | 0.784 | 1.000 | 22.5% |
| 0655 | C | D | 0.90 | 0.98 | 0.882 | 1.000 | 8.9% |
| 0655 | D | D | 1.02 | 0.98 | 1.000 | 1.000 | -3.9% |
| 0655 | E | D | 1.15 | 0.98 | 1.127 | 1.000 | -14.8% |
| 0656 | A | D | 0.67 | 0.94 | 0.691 | 1.000 | 40.3% |
| 0656 | B | D | 0.76 | 0.94 | 0.784 | 1.000 | 23.7% |
| 0656 | C | D | 0.86 | 0.94 | 0.887 | 1.000 | 9.3% |
| 0656 | D | D | 0.97 | 0.94 | 1.000 | 1.000 | -3.1% |
| 0656 | E | D | 1.10 | 0.94 | 1.134 | 1.000 | -14.5% |
| 0659 | A | D | 1.17 | 1.62 | 0.696 | 1.000 | 38.5% |
| 0659 | B | D | 1.31 | 1.62 | 0.780 | 1.000 | 23.7% |
| 0659 | C | D | 1.49 | 1.62 | 0.887 | 1.000 | 8.7% |
| 0659 | D | D | 1.68 | 1.62 | 1.000 | 1.000 | -3.6% |
| 0659 | E | D | 1.90 | 1.62 | 1.131 | 1.000 | -14.7% |
| 0660 | A | D | 1.17 | 1.62 | 0.696 | 1.000 | 38.5% |
| 0660 | B | D | 1.31 | 1.62 | 0.780 | 1.000 | 23.7% |
| 0660 | C | D | 1.49 | 1.62 | 0.887 | 1.000 | 8.7% |
| 0660 | D | D | 1.68 | 1.62 | 1.000 | 1.000 | -3.6% |
| 0660 | E | D | 1.90 | 1.62 | 1.131 | 1.000 | -14.7% |
| 0661 | A | D | 0.72 | 0.88 | 0.699 | 1.000 | 22.2% |
| 0661 | B | D | 0.80 | 0.88 | 0.777 | 1.000 | 10.0% |
| 0661 | C | D | 0.91 | 0.88 | 0.883 | 1.000 | -3.3% |
| 0661 | D | D | 1.03 | 0.88 | 1.000 | 1.000 | -14.6% |
| 0661 | E | D | 1.16 | 0.88 | 1.126 | 1.000 | -24.1% |
| 0662 | A | D | 0.91 | 1.26 | 0.695 | 1.000 | 38.5% |
| 0662 | B | D | 1.02 | 1.26 | 0.779 | 1.000 | 23.5% |
| 0662 | C | D | 1.16 | 1.26 | 0.885 | 1.000 | 8.6% |
| 0662 | D | D | 1.31 | 1.26 | 1.000 | 1.000 | -3.8% |
| 0662 | E | D | 1.48 | 1.26 | 1.130 | 1.000 | -14.9% |
| 0663 | A | D | 0.98 | 1.36 | 0.695 | 1.000 | 38.8% |
| 0663 | B | D | 1.10 | 1.36 | 0.780 | 1.000 | 23.6% |
| 0663 | C | D | 1.25 | 1.36 | 0.887 | 1.000 | 8.8% |
| 0663 | D | D | 1.41 | 1.36 | 1.000 | 1.000 | -3.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0663 | E | D | 1.59 | 1.36 | 1.128 | 1.000 | -14.5% |
| 0664 | A | D | 1.05 | 1.46 | 0.695 | 1.000 | 39.0% |
| 0664 | B | D | 1.18 | 1.46 | 0.781 | 1.000 | 23.7% |
| 0664 | C | D | 1.33 | 1.46 | 0.881 | 1.000 | 9.8% |
| 0664 | D | D | 1.51 | 1.46 | 1.000 | 1.000 | -3.3% |
| 0664 | E | D | 1.71 | 1.46 | 1.132 | 1.000 | -14.6% |
| 0665 | A | D | 0.66 | 0.92 | 0.695 | 1.000 | 39.4% |
| 0665 | B | D | 0.74 | 0.92 | 0.779 | 1.000 | 24.3% |
| 0665 | C | D | 0.84 | 0.92 | 0.884 | 1.000 | 9.5% |
| 0665 | D | D | 0.95 | 0.92 | 1.000 | 1.000 | -3.2% |
| 0665 | E | D | 1.07 | 0.92 | 1.126 | 1.000 | -14.0% |
| 0666 | A | D | 1.08 | 1.50 | 0.697 | 1.000 | 38.9% |
| 0666 | B | D | 1.21 | 1.50 | 0.781 | 1.000 | 24.0% |
| 0666 | C | D | 1.37 | 1.50 | 0.884 | 1.000 | 9.5% |
| 0666 | D | D | 1.55 | 1.50 | 1.000 | 1.000 | -3.2% |
| 0666 | E | D | 1.75 | 1.50 | 1.129 | 1.000 | -14.3% |
| 0668 | A | D | 0.71 | 0.98 | 0.696 | 1.000 | 38.0% |
| 0668 | B | D | 0.80 | 0.98 | 0.784 | 1.000 | 22.5% |
| 0668 | C | D | 0.90 | 0.98 | 0.882 | 1.000 | 8.9% |
| 0668 | D | D | 1.02 | 0.98 | 1.000 | 1.000 | -3.9% |
| 0668 | E | D | 1.15 | 0.98 | 1.127 | 1.000 | -14.8% |
| 0669 | A | D | 0.83 | 1.16 | 0.692 | 1.000 | 39.8% |
| 0669 | B | D | 0.94 | 1.16 | 0.783 | 1.000 | 23.4% |
| 0669 | C | D | 1.06 | 1.16 | 0.883 | 1.000 | 9.4% |
| 0669 | D | D | 1.20 | 1.16 | 1.000 | 1.000 | -3.3% |
| 0669 | E | D | 1.36 | 1.16 | 1.133 | 1.000 | -14.7% |
| 0670 | A | D | 1.17 | 1.62 | 0.696 | 1.000 | 38.5% |
| 0670 | B | D | 1.31 | 1.62 | 0.780 | 1.000 | 23.7% |
| 0670 | C | D | 1.49 | 1.62 | 0.887 | 1.000 | 8.7% |
| 0670 | D | D | 1.68 | 1.62 | 1.000 | 1.000 | -3.6% |
| 0670 | E | D | 1.90 | 1.62 | 1.131 | 1.000 | -14.7% |
| 0671 | A | D | 0.71 | 0.98 | 0.696 | 1.000 | 38.0% |
| 0671 | B | D | 0.80 | 0.98 | 0.784 | 1.000 | 22.5% |
| 0671 | C | D | 0.90 | 0.98 | 0.882 | 1.000 | 8.9% |
| 0671 | D | D | 1.02 | 0.98 | 1.000 | 1.000 | -3.9% |
| 0671 | E | D | 1.15 | 0.98 | 1.127 | 1.000 | -14.8% |
| 0672 | A | D | 0.78 | 1.08 | 0.696 | 1.000 | 38.5% |
| 0672 | B | D | 0.87 | 1.08 | 0.777 | 1.000 | 24.1% |
| 0672 | C | D | 0.99 | 1.08 | 0.884 | 1.000 | 9.1% |
| 0672 | D | D | 1.12 | 1.08 | 1.000 | 1.000 | -3.6% |
| 0672 | E | D | 1.27 | 1.08 | 1.134 | 1.000 | -15.0% |
| 0673 | A | D | 0.64 | 0.89 | 0.696 | 1.000 | 39.1% |
| 0673 | B | D | 0.72 | 0.89 | 0.783 | 1.000 | 23.6% |
| 0673 | C | D | 0.81 | 0.89 | 0.880 | 1.000 | 9.9% |
| 0673 | D | D | 0.92 | 0.89 | 1.000 | 1.000 | -3.3% |
| 0673 | E | D | 1.04 | 0.89 | 1.130 | 1.000 | -14.4% |
| 0674 | A | D | 14.97 | 20.79 | 0.695 | 1.000 | 38.9% |
| 0674 | B | D | 16.82 | 20.79 | 0.781 | 1.000 | 23.6% |
| 0674 | C | D | 19.04 | 20.79 | 0.884 | 1.000 | 9.2% |
| 0674 | D | D | 21.54 | 20.79 | 1.000 | 1.000 | -3.5% |
| 0674 | E | D | 24.34 | 20.79 | 1.130 | 1.000 | -14.6% |
| 0675 | A | D | 0.79 | 1.10 | 0.693 | 1.000 | 39.2% |
| 0675 | B | D | 0.89 | 1.10 | 0.781 | 1.000 | 23.6% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0675 | C | D | 1.01 | 1.10 | 0.886 | 1.000 | 8.9% |
| 0675 | D | D | 1.14 | 1.10 | 1.000 | 1.000 | -3.5% |
| 0675 | E | D | 1.29 | 1.10 | 1.132 | 1.000 | -14.7% |
| 0676 | A | D | 1.20 | 1.67 | 0.694 | 1.000 | 39.2% |
| 0676 | B | D | 1.35 | 1.67 | 0.780 | 1.000 | 23.7% |
| 0676 | C | D | 1.53 | 1.67 | 0.884 | 1.000 | 9.2% |
| 0676 | D | D | 1.73 | 1.67 | 1.000 | 1.000 | -3.5% |
| 0676 | E | D | 1.95 | 1.67 | 1.127 | 1.000 | -14.4% |
| 0677 | A | D | 0.94 | 1.30 | 0.696 | 1.000 | 38.3% |
| 0677 | B | D | 1.05 | 1.30 | 0.778 | 1.000 | 23.8% |
| 0677 | C | D | 1.19 | 1.30 | 0.881 | 1.000 | 9.2% |
| 0677 | D | D | 1.35 | 1.30 | 1.000 | 1.000 | -3.7% |
| 0677 | E | D | 1.53 | 1.30 | 1.133 | 1.000 | -15.0% |
| 0705 | A | D | 0.91 | 1.26 | 0.695 | 1.000 | 38.5% |
| 0705 | B | D | 1.02 | 1.26 | 0.779 | 1.000 | 23.5% |
| 0705 | C | D | 1.16 | 1.26 | 0.885 | 1.000 | 8.6% |
| 0705 | D | D | 1.31 | 1.26 | 1.000 | 1.000 | -3.8% |
| 0705 | E | D | 1.48 | 1.26 | 1.130 | 1.000 | -14.9% |
| 0902 | A | D | 0.77 | 1.07 | 0.694 | 1.000 | 39.0% |
| 0902 | B | D | 0.87 | 1.07 | 0.784 | 1.000 | 23.0% |
| 0902 | C | D | 0.98 | 1.07 | 0.883 | 1.000 | 9.2% |
| 0902 | D | D | 1.11 | 1.07 | 1.000 | 1.000 | -3.6% |
| 0902 | E | D | 1.25 | 1.07 | 1.126 | 1.000 | -14.4% |
| 0905 | A | D | 0.50 | 0.69 | 0.694 | 1.000 | 38.0% |
| 0905 | B | D | 0.56 | 0.69 | 0.778 | 1.000 | 23.2% |
| 0905 | C | D | 0.64 | 0.69 | 0.889 | 1.000 | 7.8% |
| 0905 | D | D | 0.72 | 0.69 | 1.000 | 1.000 | -4.2% |
| 0905 | E | D | 0.81 | 0.69 | 1.125 | 1.000 | -14.8% |
| 0940 | A | D | 0.39 | 0.54 | 0.696 | 1.000 | 38.5% |
| 0940 | B | D | 0.44 | 0.54 | 0.786 | 1.000 | 22.7% |
| 0940 | C | D | 0.50 | 0.54 | 0.893 | 1.000 | 8.0% |
| 0940 | D | D | 0.56 | 0.54 | 1.000 | 1.000 | -3.6% |
| 0940 | E | D | 0.63 | 0.54 | 1.125 | 1.000 | -14.3% |
| 0950 | A | D | 21.48 | 29.82 | 0.695 | 1.000 | 38.8% |
| 0950 | B | D | 24.13 | 29.82 | 0.781 | 1.000 | 23.6% |
| 0950 | C | D | 27.32 | 29.82 | 0.884 | 1.000 | 9.2% |
| 0950 | D | D | 30.90 | 29.82 | 1.000 | 1.000 | -3.5% |
| 0950 | E | D | 34.92 | 29.82 | 1.130 | 1.000 | -14.6% |
| 0951 | A | D | 1.35 | 1.87 | 0.696 | 1.000 | 38.5% |
| 0951 | B | D | 1.52 | 1.87 | 0.784 | 1.000 | 23.0% |
| 0951 | C | D | 1.71 | 1.87 | 0.881 | 1.000 | 9.4% |
| 0951 | D | D | 1.94 | 1.87 | 1.000 | 1.000 | -3.6% |
| 0951 | E | D | 2.19 | 1.87 | 1.129 | 1.000 | -14.6% |
| 0752 | A | D | 6.64 | 8.93 | 0.695 | 1.000 | 34.5% |
| 0752 | B | D | 7.46 | 8.93 | 0.781 | 1.000 | 19.7% |
| 0752 | C | D | 8.44 | 8.93 | 0.884 | 1.000 | 5.8% |
| 0752 | D | D | 9.55 | 8.93 | 1.000 | 1.000 | -6.5% |
| 0752 | E | D | 10.79 | 8.93 | 1.130 | 1.000 | -17.2% |
| 0800 | A | D | 1.05 | 1.41 | 0.695 | 1.000 | 34.3% |
| 0800 | B | D | 1.18 | 1.41 | 0.781 | 1.000 | 19.5% |
| 0800 | C | D | 1.33 | 1.41 | 0.881 | 1.000 | 6.0% |
| 0800 | D | D | 1.51 | 1.41 | 1.000 | 1.000 | -6.6% |
| 0800 | E | D | 1.71 | 1.41 | 1.132 | 1.000 | -17.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|---------------|---------------|----------------|-----------------|--------------|
| 0424 | A | D | 1.75 | 2.36 | 0.694 | 1.000 | 34.9% |
| 0424 | B | D | 1.97 | 2.36 | 0.782 | 1.000 | 19.8% |
| 0424 | C | D | 2.23 | 2.36 | 0.885 | 1.000 | 5.8% |
| 0424 | D | D | 2.52 | 2.36 | 1.000 | 1.000 | -6.3% |
| 0424 | E | D | 2.85 | 2.36 | 1.131 | 1.000 | -17.2% |
| 0707 | A | D | 0.85 | 1.15 | 0.691 | 1.000 | 35.3% |
| 0707 | B | D | 0.96 | 1.15 | 0.780 | 1.000 | 19.8% |
| 0707 | C | D | 1.09 | 1.15 | 0.886 | 1.000 | 5.5% |
| 0707 | D | D | 1.23 | 1.15 | 1.000 | 1.000 | -6.5% |
| 0707 | E | D | 1.39 | 1.15 | 1.130 | 1.000 | -17.3% |
| 0708 | A | D | 2.09 | 2.81 | 0.694 | 1.000 | 34.4% |
| 0708 | B | D | 2.35 | 2.81 | 0.781 | 1.000 | 19.6% |
| 0708 | C | D | 2.66 | 2.81 | 0.884 | 1.000 | 5.6% |
| 0708 | D | D | 3.01 | 2.81 | 1.000 | 1.000 | -6.6% |
| 0708 | E | D | 3.40 | 2.81 | 1.130 | 1.000 | -17.4% |
| 0633 | A | D | 2.56 | 3.44 | 0.696 | 1.000 | 34.4% |
| 0633 | B | D | 2.87 | 3.44 | 0.780 | 1.000 | 19.9% |
| 0633 | C | D | 3.25 | 3.44 | 0.883 | 1.000 | 5.8% |
| 0633 | D | D | 3.68 | 3.44 | 1.000 | 1.000 | -6.5% |
| 0633 | E | D | 4.16 | 3.44 | 1.130 | 1.000 | -17.3% |
| 0634 | A | D | 92.21 | 124.06 | 0.695 | 1.000 | 34.5% |
| 0634 | B | D | 103.62 | 124.06 | 0.781 | 1.000 | 19.7% |
| 0634 | C | D | 117.29 | 124.06 | 0.884 | 1.000 | 5.8% |
| 0634 | D | D | 132.68 | 124.06 | 1.000 | 1.000 | -6.5% |
| 0634 | E | D | 149.93 | 124.06 | 1.130 | 1.000 | -17.3% |
| 0692 | A | D | 7.79 | 10.48 | 0.695 | 1.000 | 34.5% |
| 0692 | B | D | 8.76 | 10.48 | 0.781 | 1.000 | 19.6% |
| 0692 | C | D | 9.91 | 10.48 | 0.884 | 1.000 | 5.8% |
| 0692 | D | D | 11.21 | 10.48 | 1.000 | 1.000 | -6.5% |
| 0692 | E | D | 12.67 | 10.48 | 1.130 | 1.000 | -17.3% |
| 0849 | A | D | 3.62 | 4.90 | 0.695 | 1.000 | 35.4% |
| 0849 | B | D | 4.07 | 4.90 | 0.781 | 1.000 | 20.4% |
| 0849 | C | D | 4.61 | 4.90 | 0.885 | 1.000 | 6.3% |
| 0849 | D | D | 5.21 | 4.90 | 1.000 | 1.000 | -6.0% |
| 0849 | E | D | 5.89 | 4.90 | 1.131 | 1.000 | -16.8% |
| 0889 | A | D | 3.03 | 4.08 | 0.695 | 1.000 | 34.7% |
| 0889 | B | D | 3.41 | 4.08 | 0.782 | 1.000 | 19.6% |
| 0889 | C | D | 3.85 | 4.08 | 0.883 | 1.000 | 6.0% |
| 0889 | D | D | 4.36 | 4.08 | 1.000 | 1.000 | -6.4% |
| 0889 | E | D | 4.93 | 4.08 | 1.131 | 1.000 | -17.2% |
| 0713 | A | D | 1.48 | 1.99 | 0.695 | 1.000 | 34.5% |
| 0713 | B | D | 1.66 | 1.99 | 0.779 | 1.000 | 19.9% |
| 0713 | C | D | 1.88 | 1.99 | 0.883 | 1.000 | 5.9% |
| 0713 | D | D | 2.13 | 1.99 | 1.000 | 1.000 | -6.6% |
| 0713 | E | D | 2.41 | 1.99 | 1.131 | 1.000 | -17.4% |
| 0725 | A | D | 1.51 | 2.03 | 0.696 | 1.000 | 34.4% |
| 0725 | B | D | 1.69 | 2.03 | 0.779 | 1.000 | 20.1% |
| 0725 | C | D | 1.92 | 2.03 | 0.885 | 1.000 | 5.7% |
| 0725 | D | D | 2.17 | 2.03 | 1.000 | 1.000 | -6.5% |
| 0725 | E | D | 2.45 | 2.03 | 1.129 | 1.000 | -17.1% |
| 0739 | A | D | 2.13 | 2.87 | 0.694 | 1.000 | 34.7% |
| 0739 | B | D | 2.40 | 2.87 | 0.782 | 1.000 | 19.6% |
| 0739 | C | D | 2.71 | 2.87 | 0.883 | 1.000 | 5.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|-------------|
| 0739 | D | D | 3.07 | 2.87 | 1.000 | 1.000 | -6.5% |
| 0739 | E | D | 3.47 | 2.87 | 1.130 | 1.000 | -17.3% |
| 0748 | A | D | 0.77 | 0.82 | 0.694 | 1.000 | 6.5% |
| 0748 | B | D | 0.87 | 0.82 | 0.784 | 1.000 | -5.7% |
| 0748 | C | D | 0.98 | 0.82 | 0.883 | 1.000 | -16.3% |
| 0748 | D | D | 1.11 | 0.82 | 1.000 | 1.000 | -26.1% |
| 0748 | E | D | 1.25 | 0.82 | 1.126 | 1.000 | -34.4% |
| 0750 | A | D | 24.29 | 32.68 | 0.695 | 1.000 | 34.5% |
| 0750 | B | D | 27.30 | 32.68 | 0.781 | 1.000 | 19.7% |
| 0750 | C | D | 30.90 | 32.68 | 0.884 | 1.000 | 5.8% |
| 0750 | D | D | 34.95 | 32.68 | 1.000 | 1.000 | -6.5% |
| 0750 | E | D | 39.49 | 32.68 | 1.130 | 1.000 | -17.2% |
| 0113 | A | D | 0.79 | 1.21 | 0.693 | 1.000 | 53.2% |
| 0113 | B | D | 0.89 | 1.21 | 0.781 | 1.000 | 36.0% |
| 0113 | C | D | 1.01 | 1.21 | 0.886 | 1.000 | 19.8% |
| 0113 | D | D | 1.14 | 1.21 | 1.000 | 1.000 | 6.1% |
| 0113 | E | D | 1.29 | 1.21 | 1.132 | 1.000 | -6.2% |
| 0116 | A | D | 16.09 | 21.65 | 0.695 | 1.000 | 34.6% |
| 0116 | B | D | 18.08 | 21.65 | 0.781 | 1.000 | 19.7% |
| 0116 | C | D | 20.46 | 21.65 | 0.884 | 1.000 | 5.8% |
| 0116 | D | D | 23.15 | 21.65 | 1.000 | 1.000 | -6.5% |
| 0116 | E | D | 26.16 | 21.65 | 1.130 | 1.000 | -17.2% |
| 0268 | A | D | 67.14 | 90.33 | 0.695 | 1.000 | 34.5% |
| 0268 | B | D | 75.45 | 90.33 | 0.781 | 1.000 | 19.7% |
| 0268 | C | D | 85.40 | 90.33 | 0.884 | 1.000 | 5.8% |
| 0268 | D | D | 96.61 | 90.33 | 1.000 | 1.000 | -6.5% |
| 0268 | E | D | 109.17 | 90.33 | 1.130 | 1.000 | -17.3% |
| 0578 | A | D | 0.70 | 0.94 | 0.700 | 1.000 | 34.3% |
| 0578 | B | D | 0.78 | 0.94 | 0.780 | 1.000 | 20.5% |
| 0578 | C | D | 0.88 | 0.94 | 0.880 | 1.000 | 6.8% |
| 0578 | D | D | 1.00 | 0.94 | 1.000 | 1.000 | -6.0% |
| 0578 | E | D | 1.13 | 0.94 | 1.130 | 1.000 | -16.8% |
| 0700 | A | D | 1.75 | 2.36 | 0.694 | 1.000 | 34.9% |
| 0700 | B | D | 1.97 | 2.36 | 0.782 | 1.000 | 19.8% |
| 0700 | C | D | 2.23 | 2.36 | 0.885 | 1.000 | 5.8% |
| 0700 | D | D | 2.52 | 2.36 | 1.000 | 1.000 | -6.3% |
| 0700 | E | D | 2.85 | 2.36 | 1.131 | 1.000 | -17.2% |
| 0706 | A | D | 0.83 | 1.12 | 0.692 | 1.000 | 34.9% |
| 0706 | B | D | 0.94 | 1.12 | 0.783 | 1.000 | 19.1% |
| 0706 | C | D | 1.06 | 1.12 | 0.883 | 1.000 | 5.7% |
| 0706 | D | D | 1.20 | 1.12 | 1.000 | 1.000 | -6.7% |
| 0706 | E | D | 1.36 | 1.12 | 1.133 | 1.000 | -17.6% |
| 0721 | A | D | 10.86 | 14.60 | 0.695 | 1.000 | 34.4% |
| 0721 | B | D | 12.20 | 14.60 | 0.781 | 1.000 | 19.7% |
| 0721 | C | D | 13.81 | 14.60 | 0.884 | 1.000 | 5.7% |
| 0721 | D | D | 15.62 | 14.60 | 1.000 | 1.000 | -6.5% |
| 0721 | E | D | 17.65 | 14.60 | 1.130 | 1.000 | -17.3% |
| 0722 | A | D | 3.44 | 4.63 | 0.695 | 1.000 | 34.6% |
| 0722 | B | D | 3.87 | 4.63 | 0.782 | 1.000 | 19.6% |
| 0722 | C | D | 4.38 | 4.63 | 0.885 | 1.000 | 5.7% |
| 0722 | D | D | 4.95 | 4.63 | 1.000 | 1.000 | -6.5% |
| 0722 | E | D | 5.59 | 4.63 | 1.129 | 1.000 | -17.2% |
| 0724 | A | D | 10.93 | 13.00 | 0.695 | 1.000 | 18.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|-------------|
| 0724 | B | D | 12.29 | 13.00 | 0.781 | 1.000 | 5.8% |
| 0724 | C | D | 13.91 | 13.00 | 0.884 | 1.000 | -6.5% |
| 0724 | D | D | 15.73 | 13.00 | 1.000 | 1.000 | -17.4% |
| 0724 | E | D | 17.77 | 13.00 | 1.130 | 1.000 | -26.8% |
| 0728 | A | D | 11.29 | 15.19 | 0.695 | 1.000 | 34.5% |
| 0728 | B | D | 12.69 | 15.19 | 0.781 | 1.000 | 19.7% |
| 0728 | C | D | 14.37 | 15.19 | 0.884 | 1.000 | 5.7% |
| 0728 | D | D | 16.25 | 15.19 | 1.000 | 1.000 | -6.5% |
| 0728 | E | D | 18.36 | 15.19 | 1.130 | 1.000 | -17.3% |
| 0760 | A | D | 1.39 | 1.87 | 0.695 | 1.000 | 34.5% |
| 0760 | B | D | 1.56 | 1.87 | 0.780 | 1.000 | 19.9% |
| 0760 | C | D | 1.77 | 1.87 | 0.885 | 1.000 | 5.6% |
| 0760 | D | D | 2.00 | 1.87 | 1.000 | 1.000 | -6.5% |
| 0760 | E | D | 2.26 | 1.87 | 1.130 | 1.000 | -17.3% |
| 0764 | A | D | 13.99 | 18.82 | 0.695 | 1.000 | 34.5% |
| 0764 | B | D | 15.72 | 18.82 | 0.781 | 1.000 | 19.7% |
| 0764 | C | D | 17.79 | 18.82 | 0.884 | 1.000 | 5.8% |
| 0764 | D | D | 20.13 | 18.82 | 1.000 | 1.000 | -6.5% |
| 0764 | E | D | 22.75 | 18.82 | 1.130 | 1.000 | -17.3% |
| 0767 | A | D | 0.54 | 0.73 | 0.692 | 1.000 | 35.2% |
| 0767 | B | D | 0.61 | 0.73 | 0.782 | 1.000 | 19.7% |
| 0767 | C | D | 0.69 | 0.73 | 0.885 | 1.000 | 5.8% |
| 0767 | D | D | 0.78 | 0.73 | 1.000 | 1.000 | -6.4% |
| 0767 | E | D | 0.88 | 0.73 | 1.128 | 1.000 | -17.0% |
| 0771 | A | D | 22.50 | 30.28 | 0.695 | 1.000 | 34.6% |
| 0771 | B | D | 25.29 | 30.28 | 0.781 | 1.000 | 19.7% |
| 0771 | C | D | 28.62 | 30.28 | 0.884 | 1.000 | 5.8% |
| 0771 | D | D | 32.38 | 30.28 | 1.000 | 1.000 | -6.5% |
| 0771 | E | D | 36.59 | 30.28 | 1.130 | 1.000 | -17.2% |
| 0888 | A | D | 12.37 | 16.64 | 0.695 | 1.000 | 34.5% |
| 0888 | B | D | 13.90 | 16.64 | 0.781 | 1.000 | 19.7% |
| 0888 | C | D | 15.74 | 16.64 | 0.884 | 1.000 | 5.7% |
| 0888 | D | D | 17.80 | 16.64 | 1.000 | 1.000 | -6.5% |
| 0888 | E | D | 20.11 | 16.64 | 1.130 | 1.000 | -17.3% |
| 0377 | A | D | 0.59 | 0.79 | 0.694 | 1.000 | 33.9% |
| 0377 | B | D | 0.66 | 0.79 | 0.776 | 1.000 | 19.7% |
| 0377 | C | D | 0.75 | 0.79 | 0.882 | 1.000 | 5.3% |
| 0377 | D | D | 0.85 | 0.79 | 1.000 | 1.000 | -7.1% |
| 0377 | E | D | 0.96 | 0.79 | 1.129 | 1.000 | -17.7% |
| 0461 | A | D | 0.76 | 1.02 | 0.697 | 1.000 | 34.2% |
| 0461 | B | D | 0.85 | 1.02 | 0.780 | 1.000 | 20.0% |
| 0461 | C | D | 0.96 | 1.02 | 0.881 | 1.000 | 6.3% |
| 0461 | D | D | 1.09 | 1.02 | 1.000 | 1.000 | -6.4% |
| 0461 | E | D | 1.23 | 1.02 | 1.128 | 1.000 | -17.1% |
| 0535 | A | D | 0.65 | 0.84 | 0.699 | 1.000 | 29.2% |
| 0535 | B | D | 0.73 | 0.84 | 0.785 | 1.000 | 15.1% |
| 0535 | C | D | 0.82 | 0.84 | 0.882 | 1.000 | 2.4% |
| 0535 | D | D | 0.93 | 0.84 | 1.000 | 1.000 | -9.7% |
| 0535 | E | D | 1.05 | 0.84 | 1.129 | 1.000 | -20.0% |
| 0328 | A | D | 0.62 | 0.83 | 0.697 | 1.000 | 33.9% |
| 0328 | B | D | 0.70 | 0.83 | 0.787 | 1.000 | 18.6% |
| 0328 | C | D | 0.79 | 0.83 | 0.888 | 1.000 | 5.1% |
| 0328 | D | D | 0.89 | 0.83 | 1.000 | 1.000 | -6.7% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0328 | E | D | 1.01 | 0.83 | 1.135 | 1.000 | -17.8% |
| 0343 | A | D | 0.65 | 0.88 | 0.691 | 1.000 | 35.4% |
| 0343 | B | D | 0.73 | 0.88 | 0.777 | 1.000 | 20.5% |
| 0343 | C | D | 0.83 | 0.88 | 0.883 | 1.000 | 6.0% |
| 0343 | D | D | 0.94 | 0.88 | 1.000 | 1.000 | -6.4% |
| 0343 | E | D | 1.06 | 0.88 | 1.128 | 1.000 | -17.0% |
| 0347 | A | D | 0.59 | 0.79 | 0.694 | 1.000 | 33.9% |
| 0347 | B | D | 0.66 | 0.79 | 0.776 | 1.000 | 19.7% |
| 0347 | C | D | 0.75 | 0.79 | 0.882 | 1.000 | 5.3% |
| 0347 | D | D | 0.85 | 0.79 | 1.000 | 1.000 | -7.1% |
| 0347 | E | D | 0.96 | 0.79 | 1.129 | 1.000 | -17.7% |
| 0376 | A | D | 0.77 | 1.04 | 0.694 | 1.000 | 35.1% |
| 0376 | B | D | 0.87 | 1.04 | 0.784 | 1.000 | 19.5% |
| 0376 | C | D | 0.98 | 1.04 | 0.883 | 1.000 | 6.1% |
| 0376 | D | D | 1.11 | 1.04 | 1.000 | 1.000 | -6.3% |
| 0376 | E | D | 1.25 | 1.04 | 1.126 | 1.000 | -16.8% |
| 0422 | A | D | 0.61 | 0.82 | 0.693 | 1.000 | 34.4% |
| 0422 | B | D | 0.69 | 0.82 | 0.784 | 1.000 | 18.8% |
| 0422 | C | D | 0.78 | 0.82 | 0.886 | 1.000 | 5.1% |
| 0422 | D | D | 0.88 | 0.82 | 1.000 | 1.000 | -6.8% |
| 0422 | E | D | 0.99 | 0.82 | 1.125 | 1.000 | -17.2% |
| 0727 | A | D | 0.09 | 0.12 | 0.692 | 1.000 | 33.3% |
| 0727 | B | D | 0.10 | 0.12 | 0.769 | 1.000 | 20.0% |
| 0727 | C | D | 0.11 | 0.12 | 0.846 | 1.000 | 9.1% |
| 0727 | D | D | 0.13 | 0.12 | 1.000 | 1.000 | -7.7% |
| 0727 | E | D | 0.15 | 0.12 | 1.154 | 1.000 | -20.0% |
| 0733 | A | D | 0.56 | 0.76 | 0.691 | 1.000 | 35.7% |
| 0733 | B | D | 0.63 | 0.76 | 0.778 | 1.000 | 20.6% |
| 0733 | C | D | 0.72 | 0.76 | 0.889 | 1.000 | 5.6% |
| 0733 | D | D | 0.81 | 0.76 | 1.000 | 1.000 | -6.2% |
| 0733 | E | D | 0.92 | 0.76 | 1.136 | 1.000 | -17.4% |
| 0736 | A | D | 0.65 | 0.88 | 0.691 | 1.000 | 35.4% |
| 0736 | B | D | 0.73 | 0.88 | 0.777 | 1.000 | 20.5% |
| 0736 | C | D | 0.83 | 0.88 | 0.883 | 1.000 | 6.0% |
| 0736 | D | D | 0.94 | 0.88 | 1.000 | 1.000 | -6.4% |
| 0736 | E | D | 1.06 | 0.88 | 1.128 | 1.000 | -17.0% |
| 0759 | A | D | 0.65 | 0.78 | 0.691 | 1.000 | 20.0% |
| 0759 | B | D | 0.73 | 0.78 | 0.777 | 1.000 | 6.8% |
| 0759 | C | D | 0.83 | 0.78 | 0.883 | 1.000 | -6.0% |
| 0759 | D | D | 0.94 | 0.78 | 1.000 | 1.000 | -17.0% |
| 0759 | E | D | 1.06 | 0.78 | 1.128 | 1.000 | -26.4% |
| 0418 | A | D | 6.78 | 9.13 | 0.695 | 1.000 | 34.7% |
| 0418 | B | D | 7.62 | 9.13 | 0.781 | 1.000 | 19.8% |
| 0418 | C | D | 8.63 | 9.13 | 0.884 | 1.000 | 5.8% |
| 0418 | D | D | 9.76 | 9.13 | 1.000 | 1.000 | -6.5% |
| 0418 | E | D | 11.03 | 9.13 | 1.130 | 1.000 | -17.2% |
| 0965 | A | D | 13.47 | 21.77 | 0.695 | 1.000 | 61.6% |
| 0965 | B | D | 15.14 | 21.77 | 0.781 | 1.000 | 43.8% |
| 0965 | C | D | 17.13 | 21.77 | 0.884 | 1.000 | 27.1% |
| 0965 | D | D | 19.38 | 21.77 | 1.000 | 1.000 | 12.3% |
| 0965 | E | D | 21.90 | 21.77 | 1.130 | 1.000 | -0.6% |
| 0762 | A | D | 22.34 | 32.75 | 0.695 | 1.000 | 46.6% |
| 0762 | B | D | 25.10 | 32.75 | 0.781 | 1.000 | 30.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0762 | C | D | 28.41 | 32.75 | 0.884 | 1.000 | 15.3% |
| 0762 | D | D | 32.14 | 32.75 | 1.000 | 1.000 | 1.9% |
| 0762 | E | D | 36.32 | 32.75 | 1.130 | 1.000 | -9.8% |
| 0961 | A | D | 21.40 | 32.28 | 0.695 | 1.000 | 50.8% |
| 0961 | B | D | 24.05 | 32.28 | 0.781 | 1.000 | 34.2% |
| 0961 | C | D | 27.22 | 32.28 | 0.884 | 1.000 | 18.6% |
| 0961 | D | D | 30.79 | 32.28 | 1.000 | 1.000 | 4.8% |
| 0961 | E | D | 34.79 | 32.28 | 1.130 | 1.000 | -7.2% |
| 0962 | A | D | 12.83 | 20.73 | 0.695 | 1.000 | 61.6% |
| 0962 | B | D | 14.42 | 20.73 | 0.781 | 1.000 | 43.8% |
| 0962 | C | D | 16.32 | 20.73 | 0.884 | 1.000 | 27.0% |
| 0962 | D | D | 18.46 | 20.73 | 1.000 | 1.000 | 12.3% |
| 0962 | E | D | 20.86 | 20.73 | 1.130 | 1.000 | -0.6% |
| 0963 | A | D | 16.17 | 23.71 | 0.695 | 1.000 | 46.6% |
| 0963 | B | D | 18.17 | 23.71 | 0.781 | 1.000 | 30.5% |
| 0963 | C | D | 20.57 | 23.71 | 0.884 | 1.000 | 15.3% |
| 0963 | D | D | 23.27 | 23.71 | 1.000 | 1.000 | 1.9% |
| 0963 | E | D | 26.30 | 23.71 | 1.130 | 1.000 | -9.8% |
| 0964 | A | D | 14.74 | 21.61 | 0.695 | 1.000 | 46.6% |
| 0964 | B | D | 16.57 | 21.61 | 0.781 | 1.000 | 30.4% |
| 0964 | C | D | 18.75 | 21.61 | 0.884 | 1.000 | 15.3% |
| 0964 | D | D | 21.21 | 21.61 | 1.000 | 1.000 | 1.9% |
| 0964 | E | D | 23.97 | 21.61 | 1.130 | 1.000 | -9.8% |
| 0529 | A | D | 2.56 | 3.59 | 0.696 | 1.000 | 40.2% |
| 0529 | B | D | 2.87 | 3.59 | 0.780 | 1.000 | 25.1% |
| 0529 | C | D | 3.25 | 3.59 | 0.883 | 1.000 | 10.5% |
| 0529 | D | D | 3.68 | 3.59 | 1.000 | 1.000 | -2.4% |
| 0529 | E | D | 4.16 | 3.59 | 1.130 | 1.000 | -13.7% |
| 0571 | A | D | 3.57 | 5.02 | 0.695 | 1.000 | 40.6% |
| 0571 | B | D | 4.01 | 5.02 | 0.780 | 1.000 | 25.2% |
| 0571 | C | D | 4.54 | 5.02 | 0.883 | 1.000 | 10.6% |
| 0571 | D | D | 5.14 | 5.02 | 1.000 | 1.000 | -2.3% |
| 0571 | E | D | 5.81 | 5.02 | 1.130 | 1.000 | -13.6% |
| 0801 | A | D | 0.39 | 0.55 | 0.696 | 1.000 | 41.0% |
| 0801 | B | D | 0.44 | 0.55 | 0.786 | 1.000 | 25.0% |
| 0801 | C | D | 0.50 | 0.55 | 0.893 | 1.000 | 10.0% |
| 0801 | D | D | 0.56 | 0.55 | 1.000 | 1.000 | -1.8% |
| 0801 | E | D | 0.63 | 0.55 | 1.125 | 1.000 | -12.7% |
| 0814 | A | D | 0.24 | 0.34 | 0.686 | 1.000 | 41.7% |
| 0814 | B | D | 0.27 | 0.34 | 0.771 | 1.000 | 25.9% |
| 0814 | C | D | 0.31 | 0.34 | 0.886 | 1.000 | 9.7% |
| 0814 | D | D | 0.35 | 0.34 | 1.000 | 1.000 | -2.9% |
| 0814 | E | D | 0.40 | 0.34 | 1.143 | 1.000 | -15.0% |
| 0818 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0818 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0818 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0818 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0818 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0871 | A | D | 0.19 | 0.27 | 0.679 | 1.000 | 42.1% |
| 0871 | B | D | 0.22 | 0.27 | 0.786 | 1.000 | 22.7% |
| 0871 | C | D | 0.25 | 0.27 | 0.893 | 1.000 | 8.0% |
| 0871 | D | D | 0.28 | 0.27 | 1.000 | 1.000 | -3.6% |
| 0871 | E | D | 0.32 | 0.27 | 1.143 | 1.000 | -15.6% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0884 | A | D | 0.19 | 0.27 | 0.679 | 1.000 | 42.1% |
| 0884 | B | D | 0.22 | 0.27 | 0.786 | 1.000 | 22.7% |
| 0884 | C | D | 0.25 | 0.27 | 0.893 | 1.000 | 8.0% |
| 0884 | D | D | 0.28 | 0.27 | 1.000 | 1.000 | -3.6% |
| 0884 | E | D | 0.32 | 0.27 | 1.143 | 1.000 | -15.6% |
| 0817 | A | D | 0.16 | 0.22 | 0.696 | 1.000 | 37.5% |
| 0817 | B | D | 0.18 | 0.22 | 0.783 | 1.000 | 22.2% |
| 0817 | C | D | 0.20 | 0.22 | 0.870 | 1.000 | 10.0% |
| 0817 | D | D | 0.23 | 0.22 | 1.000 | 1.000 | -4.3% |
| 0817 | E | D | 0.26 | 0.22 | 1.130 | 1.000 | -15.4% |
| 0803 | A | D | 0.53 | 0.84 | 0.697 | 1.000 | 58.5% |
| 0803 | B | D | 0.59 | 0.84 | 0.776 | 1.000 | 42.4% |
| 0803 | C | D | 0.67 | 0.84 | 0.882 | 1.000 | 25.4% |
| 0803 | D | D | 0.76 | 0.84 | 1.000 | 1.000 | 10.5% |
| 0803 | E | D | 0.86 | 0.84 | 1.132 | 1.000 | -2.3% |
| 0808 | A | D | 0.14 | 0.22 | 0.700 | 1.000 | 57.1% |
| 0808 | B | D | 0.16 | 0.22 | 0.800 | 1.000 | 37.5% |
| 0808 | C | D | 0.18 | 0.22 | 0.900 | 1.000 | 22.2% |
| 0808 | D | D | 0.20 | 0.22 | 1.000 | 1.000 | 10.0% |
| 0808 | E | D | 0.23 | 0.22 | 1.150 | 1.000 | -4.3% |
| 0815 | A | D | 0.71 | 1.00 | 0.696 | 1.000 | 40.8% |
| 0815 | B | D | 0.80 | 1.00 | 0.784 | 1.000 | 25.0% |
| 0815 | C | D | 0.90 | 1.00 | 0.882 | 1.000 | 11.1% |
| 0815 | D | D | 1.02 | 1.00 | 1.000 | 1.000 | -2.0% |
| 0815 | E | D | 1.15 | 1.00 | 1.127 | 1.000 | -13.0% |
| 0819 | A | D | 0.20 | 0.32 | 0.690 | 1.000 | 60.0% |
| 0819 | B | D | 0.23 | 0.32 | 0.793 | 1.000 | 39.1% |
| 0819 | C | D | 0.26 | 0.32 | 0.897 | 1.000 | 23.1% |
| 0819 | D | D | 0.29 | 0.32 | 1.000 | 1.000 | 10.3% |
| 0819 | E | D | 0.33 | 0.32 | 1.138 | 1.000 | -3.0% |
| 0820 | A | D | 0.17 | 0.24 | 0.680 | 1.000 | 41.2% |
| 0820 | B | D | 0.20 | 0.24 | 0.800 | 1.000 | 20.0% |
| 0820 | C | D | 0.22 | 0.24 | 0.880 | 1.000 | 9.1% |
| 0820 | D | D | 0.25 | 0.24 | 1.000 | 1.000 | -4.0% |
| 0820 | E | D | 0.28 | 0.24 | 1.120 | 1.000 | -14.3% |
| 0827 | A | D | 0.17 | 0.24 | 0.680 | 1.000 | 41.2% |
| 0827 | B | D | 0.20 | 0.24 | 0.800 | 1.000 | 20.0% |
| 0827 | C | D | 0.22 | 0.24 | 0.880 | 1.000 | 9.1% |
| 0827 | D | D | 0.25 | 0.24 | 1.000 | 1.000 | -4.0% |
| 0827 | E | D | 0.28 | 0.24 | 1.120 | 1.000 | -14.3% |
| 0838 | A | D | 1.75 | 2.46 | 0.694 | 1.000 | 40.6% |
| 0838 | B | D | 1.97 | 2.46 | 0.782 | 1.000 | 24.9% |
| 0838 | C | D | 2.23 | 2.46 | 0.885 | 1.000 | 10.3% |
| 0838 | D | D | 2.52 | 2.46 | 1.000 | 1.000 | -2.4% |
| 0838 | E | D | 2.85 | 2.46 | 1.131 | 1.000 | -13.7% |
| 0841 | A | D | 0.20 | 0.28 | 0.690 | 1.000 | 40.0% |
| 0841 | B | D | 0.23 | 0.28 | 0.793 | 1.000 | 21.7% |
| 0841 | C | D | 0.26 | 0.28 | 0.897 | 1.000 | 7.7% |
| 0841 | D | D | 0.29 | 0.28 | 1.000 | 1.000 | -3.4% |
| 0841 | E | D | 0.33 | 0.28 | 1.138 | 1.000 | -15.2% |
| 0853 | A | D | 1.01 | 1.42 | 0.697 | 1.000 | 40.6% |
| 0853 | B | D | 1.13 | 1.42 | 0.779 | 1.000 | 25.7% |
| 0853 | C | D | 1.28 | 1.42 | 0.883 | 1.000 | 10.9% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0853 | D | D | 1.45 | 1.42 | 1.000 | 1.000 | -2.1% |
| 0853 | E | D | 1.64 | 1.42 | 1.131 | 1.000 | -13.4% |
| 0867 | A | D | 0.99 | 1.40 | 0.692 | 1.000 | 41.4% |
| 0867 | B | D | 1.12 | 1.40 | 0.783 | 1.000 | 25.0% |
| 0867 | C | D | 1.26 | 1.40 | 0.881 | 1.000 | 11.1% |
| 0867 | D | D | 1.43 | 1.40 | 1.000 | 1.000 | -2.1% |
| 0867 | E | D | 1.62 | 1.40 | 1.133 | 1.000 | -13.6% |
| 0886 | A | D | 0.17 | 0.26 | 0.708 | 1.000 | 52.9% |
| 0886 | B | D | 0.19 | 0.26 | 0.792 | 1.000 | 36.8% |
| 0886 | C | D | 0.21 | 0.26 | 0.875 | 1.000 | 23.8% |
| 0886 | D | D | 0.24 | 0.26 | 1.000 | 1.000 | 8.3% |
| 0886 | E | D | 0.27 | 0.26 | 1.125 | 1.000 | -3.7% |
| 0809 | A | D | 0.56 | 0.79 | 0.691 | 1.000 | 41.1% |
| 0809 | B | D | 0.63 | 0.79 | 0.778 | 1.000 | 25.4% |
| 0809 | C | D | 0.72 | 0.79 | 0.889 | 1.000 | 9.7% |
| 0809 | D | D | 0.81 | 0.79 | 1.000 | 1.000 | -2.5% |
| 0809 | E | D | 0.92 | 0.79 | 1.136 | 1.000 | -14.1% |
| 0850 | A | D | 0.56 | 0.79 | 0.691 | 1.000 | 41.1% |
| 0850 | B | D | 0.63 | 0.79 | 0.778 | 1.000 | 25.4% |
| 0850 | C | D | 0.72 | 0.79 | 0.889 | 1.000 | 9.7% |
| 0850 | D | D | 0.81 | 0.79 | 1.000 | 1.000 | -2.5% |
| 0850 | E | D | 0.92 | 0.79 | 1.136 | 1.000 | -14.1% |
| 0876 | A | D | 0.56 | 0.79 | 0.691 | 1.000 | 41.1% |
| 0876 | B | D | 0.63 | 0.79 | 0.778 | 1.000 | 25.4% |
| 0876 | C | D | 0.72 | 0.79 | 0.889 | 1.000 | 9.7% |
| 0876 | D | D | 0.81 | 0.79 | 1.000 | 1.000 | -2.5% |
| 0876 | E | D | 0.92 | 0.79 | 1.136 | 1.000 | -14.1% |
| 0255 | A | D | 1.38 | 1.94 | 0.693 | 1.000 | 40.6% |
| 0255 | B | D | 1.55 | 1.94 | 0.779 | 1.000 | 25.2% |
| 0255 | C | D | 1.76 | 1.94 | 0.884 | 1.000 | 10.2% |
| 0255 | D | D | 1.99 | 1.94 | 1.000 | 1.000 | -2.5% |
| 0255 | E | D | 2.25 | 1.94 | 1.131 | 1.000 | -13.8% |
| 0460 | A | D | 8.46 | 11.88 | 0.695 | 1.000 | 40.4% |
| 0460 | B | D | 9.50 | 11.88 | 0.781 | 1.000 | 25.1% |
| 0460 | C | D | 10.76 | 11.88 | 0.884 | 1.000 | 10.4% |
| 0460 | D | D | 12.17 | 11.88 | 1.000 | 1.000 | -2.4% |
| 0460 | E | D | 13.75 | 11.88 | 1.130 | 1.000 | -13.6% |
| 0462 | A | D | 3.77 | 5.29 | 0.696 | 1.000 | 40.3% |
| 0462 | B | D | 4.23 | 5.29 | 0.780 | 1.000 | 25.1% |
| 0462 | C | D | 4.79 | 5.29 | 0.884 | 1.000 | 10.4% |
| 0462 | D | D | 5.42 | 5.29 | 1.000 | 1.000 | -2.4% |
| 0462 | E | D | 6.12 | 5.29 | 1.129 | 1.000 | -13.6% |
| 0463 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0463 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0463 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0463 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0463 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0464 | A | D | 0.74 | 0.92 | 0.698 | 1.000 | 24.3% |
| 0464 | B | D | 0.83 | 0.92 | 0.783 | 1.000 | 10.8% |
| 0464 | C | D | 0.94 | 0.92 | 0.887 | 1.000 | -2.1% |
| 0464 | D | D | 1.06 | 0.92 | 1.000 | 1.000 | -13.2% |
| 0464 | E | D | 1.20 | 0.92 | 1.132 | 1.000 | -23.3% |
| 0517 | A | D | 3.04 | 4.27 | 0.694 | 1.000 | 40.5% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0517 | B | D | 3.42 | 4.27 | 0.781 | 1.000 | 24.9% |
| 0517 | C | D | 3.87 | 4.27 | 0.884 | 1.000 | 10.3% |
| 0517 | D | D | 4.38 | 4.27 | 1.000 | 1.000 | -2.5% |
| 0517 | E | D | 4.95 | 4.27 | 1.130 | 1.000 | -13.7% |
| 0538 | A | D | 1.56 | 2.19 | 0.696 | 1.000 | 40.4% |
| 0538 | B | D | 1.76 | 2.19 | 0.786 | 1.000 | 24.4% |
| 0538 | C | D | 1.98 | 2.19 | 0.884 | 1.000 | 10.6% |
| 0538 | D | D | 2.24 | 2.19 | 1.000 | 1.000 | -2.2% |
| 0538 | E | D | 2.53 | 2.19 | 1.129 | 1.000 | -13.4% |
| 0802 | A | D | 0.33 | 0.46 | 0.702 | 1.000 | 39.4% |
| 0802 | B | D | 0.37 | 0.46 | 0.787 | 1.000 | 24.3% |
| 0802 | C | D | 0.42 | 0.46 | 0.894 | 1.000 | 9.5% |
| 0802 | D | D | 0.47 | 0.46 | 1.000 | 1.000 | -2.1% |
| 0802 | E | D | 0.53 | 0.46 | 1.128 | 1.000 | -13.2% |
| 0804 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0804 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0804 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0804 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0804 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0805 | A | D | 0.20 | 0.28 | 0.690 | 1.000 | 40.0% |
| 0805 | B | D | 0.23 | 0.28 | 0.793 | 1.000 | 21.7% |
| 0805 | C | D | 0.26 | 0.28 | 0.897 | 1.000 | 7.7% |
| 0805 | D | D | 0.29 | 0.28 | 1.000 | 1.000 | -3.4% |
| 0805 | E | D | 0.33 | 0.28 | 1.138 | 1.000 | -15.2% |
| 0806 | A | D | 0.15 | 0.21 | 0.682 | 1.000 | 40.0% |
| 0806 | B | D | 0.17 | 0.21 | 0.773 | 1.000 | 23.5% |
| 0806 | C | D | 0.19 | 0.21 | 0.864 | 1.000 | 10.5% |
| 0806 | D | D | 0.22 | 0.21 | 1.000 | 1.000 | -4.5% |
| 0806 | E | D | 0.25 | 0.21 | 1.136 | 1.000 | -16.0% |
| 0807 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0807 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0807 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0807 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0807 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0810 | A | D | 0.68 | 0.96 | 0.694 | 1.000 | 41.2% |
| 0810 | B | D | 0.77 | 0.96 | 0.786 | 1.000 | 24.7% |
| 0810 | C | D | 0.87 | 0.96 | 0.888 | 1.000 | 10.3% |
| 0810 | D | D | 0.98 | 0.96 | 1.000 | 1.000 | -2.0% |
| 0810 | E | D | 1.11 | 0.96 | 1.133 | 1.000 | -13.5% |
| 0811 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0811 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0811 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0811 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0811 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0812 | A | D | 0.72 | 1.01 | 0.699 | 1.000 | 40.3% |
| 0812 | B | D | 0.80 | 1.01 | 0.777 | 1.000 | 26.3% |
| 0812 | C | D | 0.91 | 1.01 | 0.883 | 1.000 | 11.0% |
| 0812 | D | D | 1.03 | 1.01 | 1.000 | 1.000 | -1.9% |
| 0812 | E | D | 1.16 | 1.01 | 1.126 | 1.000 | -12.9% |
| 0813 | A | D | 0.57 | 0.80 | 0.695 | 1.000 | 40.4% |
| 0813 | B | D | 0.64 | 0.80 | 0.780 | 1.000 | 25.0% |
| 0813 | C | D | 0.72 | 0.80 | 0.878 | 1.000 | 11.1% |
| 0813 | D | D | 0.82 | 0.80 | 1.000 | 1.000 | -2.4% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|---------------|
| 0813 | E | D | 0.93 | 0.80 | 1.134 | 1.000 | -14.0% |
| 0816 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0816 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0816 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0816 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0816 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0822 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0822 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0822 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0822 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0822 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0823 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0823 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0823 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0823 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0823 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0824 | A | D | 0.42 | 0.60 | 0.689 | 1.000 | 42.9% |
| 0824 | B | D | 0.48 | 0.60 | 0.787 | 1.000 | 25.0% |
| 0824 | C | D | 0.54 | 0.60 | 0.885 | 1.000 | 11.1% |
| 0824 | D | D | 0.61 | 0.60 | 1.000 | 1.000 | -1.6% |
| 0824 | E | D | 0.69 | 0.60 | 1.131 | 1.000 | -13.0% |
| 0825 | A | D | 0.88 | 1.24 | 0.693 | 1.000 | 40.9% |
| 0825 | B | D | 0.99 | 1.24 | 0.780 | 1.000 | 25.3% |
| 0825 | C | D | 1.12 | 1.24 | 0.882 | 1.000 | 10.7% |
| 0825 | D | D | 1.27 | 1.24 | 1.000 | 1.000 | -2.4% |
| 0825 | E | D | 1.44 | 1.24 | 1.134 | 1.000 | -13.9% |
| 0828 | A | D | 0.89 | 1.25 | 0.695 | 1.000 | 40.4% |
| 0828 | B | D | 1.00 | 1.25 | 0.781 | 1.000 | 25.0% |
| 0828 | C | D | 1.13 | 1.25 | 0.883 | 1.000 | 10.6% |
| 0828 | D | D | 1.28 | 1.25 | 1.000 | 1.000 | -2.3% |
| 0828 | E | D | 1.45 | 1.25 | 1.133 | 1.000 | -13.8% |
| 0829 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0829 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0829 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0829 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0829 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0831 | A | D | 0.58 | 0.82 | 0.690 | 1.000 | 41.4% |
| 0831 | B | D | 0.66 | 0.82 | 0.786 | 1.000 | 24.2% |
| 0831 | C | D | 0.74 | 0.82 | 0.881 | 1.000 | 10.8% |
| 0831 | D | D | 0.84 | 0.82 | 1.000 | 1.000 | -2.4% |
| 0831 | E | D | 0.95 | 0.82 | 1.131 | 1.000 | -13.7% |
| 0832 | A | D | 0.31 | 0.39 | 0.689 | 1.000 | 25.8% |
| 0832 | B | D | 0.35 | 0.39 | 0.778 | 1.000 | 11.4% |
| 0832 | C | D | 0.40 | 0.39 | 0.889 | 1.000 | -2.5% |
| 0832 | D | D | 0.45 | 0.39 | 1.000 | 1.000 | -13.3% |
| 0832 | E | D | 0.51 | 0.39 | 1.133 | 1.000 | -23.5% |
| 0833 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0833 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0833 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0833 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0833 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0834 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0834 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0834 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0834 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0834 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0835 | A | D | 0.86 | 1.21 | 0.694 | 1.000 | 40.7% |
| 0835 | B | D | 0.97 | 1.21 | 0.782 | 1.000 | 24.7% |
| 0835 | C | D | 1.10 | 1.21 | 0.887 | 1.000 | 10.0% |
| 0835 | D | D | 1.24 | 1.21 | 1.000 | 1.000 | -2.4% |
| 0835 | E | D | 1.40 | 1.21 | 1.129 | 1.000 | -13.6% |
| 0836 | A | D | 0.13 | 0.18 | 0.722 | 1.000 | 38.5% |
| 0836 | B | D | 0.14 | 0.18 | 0.778 | 1.000 | 28.6% |
| 0836 | C | D | 0.16 | 0.18 | 0.889 | 1.000 | 12.5% |
| 0836 | D | D | 0.18 | 0.18 | 1.000 | 1.000 | 0.0% |
| 0836 | E | D | 0.20 | 0.18 | 1.111 | 1.000 | -10.0% |
| 0839 | A | D | 1.07 | 1.50 | 0.695 | 1.000 | 40.2% |
| 0839 | B | D | 1.20 | 1.50 | 0.779 | 1.000 | 25.0% |
| 0839 | C | D | 1.36 | 1.50 | 0.883 | 1.000 | 10.3% |
| 0839 | D | D | 1.54 | 1.50 | 1.000 | 1.000 | -2.6% |
| 0839 | E | D | 1.74 | 1.50 | 1.130 | 1.000 | -13.8% |
| 0842 | A | D | 0.20 | 0.28 | 0.690 | 1.000 | 40.0% |
| 0842 | B | D | 0.23 | 0.28 | 0.793 | 1.000 | 21.7% |
| 0842 | C | D | 0.26 | 0.28 | 0.897 | 1.000 | 7.7% |
| 0842 | D | D | 0.29 | 0.28 | 1.000 | 1.000 | -3.4% |
| 0842 | E | D | 0.33 | 0.28 | 1.138 | 1.000 | -15.2% |
| 0843 | A | D | 0.90 | 1.26 | 0.698 | 1.000 | 40.0% |
| 0843 | B | D | 1.01 | 1.26 | 0.783 | 1.000 | 24.8% |
| 0843 | C | D | 1.14 | 1.26 | 0.884 | 1.000 | 10.5% |
| 0843 | D | D | 1.29 | 1.26 | 1.000 | 1.000 | -2.3% |
| 0843 | E | D | 1.46 | 1.26 | 1.132 | 1.000 | -13.7% |
| 0844 | A | D | 1.07 | 1.50 | 0.695 | 1.000 | 40.2% |
| 0844 | B | D | 1.20 | 1.50 | 0.779 | 1.000 | 25.0% |
| 0844 | C | D | 1.36 | 1.50 | 0.883 | 1.000 | 10.3% |
| 0844 | D | D | 1.54 | 1.50 | 1.000 | 1.000 | -2.6% |
| 0844 | E | D | 1.74 | 1.50 | 1.130 | 1.000 | -13.8% |
| 0845 | A | D | 1.38 | 1.94 | 0.693 | 1.000 | 40.6% |
| 0845 | B | D | 1.55 | 1.94 | 0.779 | 1.000 | 25.2% |
| 0845 | C | D | 1.76 | 1.94 | 0.884 | 1.000 | 10.2% |
| 0845 | D | D | 1.99 | 1.94 | 1.000 | 1.000 | -2.5% |
| 0845 | E | D | 2.25 | 1.94 | 1.131 | 1.000 | -13.8% |
| 0846 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0846 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0846 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0846 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0846 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0847 | A | D | 2.97 | 4.17 | 0.696 | 1.000 | 40.4% |
| 0847 | B | D | 3.33 | 4.17 | 0.780 | 1.000 | 25.2% |
| 0847 | C | D | 3.77 | 4.17 | 0.883 | 1.000 | 10.6% |
| 0847 | D | D | 4.27 | 4.17 | 1.000 | 1.000 | -2.3% |
| 0847 | E | D | 4.83 | 4.17 | 1.131 | 1.000 | -13.7% |
| 0848 | A | D | 0.70 | 0.99 | 0.693 | 1.000 | 41.4% |
| 0848 | B | D | 0.79 | 0.99 | 0.782 | 1.000 | 25.3% |
| 0848 | C | D | 0.89 | 0.99 | 0.881 | 1.000 | 11.2% |
| 0848 | D | D | 1.01 | 0.99 | 1.000 | 1.000 | -2.0% |
| 0848 | E | D | 1.14 | 0.99 | 1.129 | 1.000 | -13.2% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0851 | A | D | 0.65 | 0.91 | 0.699 | 1.000 | 40.0% |
| 0851 | B | D | 0.73 | 0.91 | 0.785 | 1.000 | 24.7% |
| 0851 | C | D | 0.82 | 0.91 | 0.882 | 1.000 | 11.0% |
| 0851 | D | D | 0.93 | 0.91 | 1.000 | 1.000 | -2.2% |
| 0851 | E | D | 1.05 | 0.91 | 1.129 | 1.000 | -13.3% |
| 0852 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0852 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0852 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0852 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0852 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0854 | A | D | 0.90 | 1.27 | 0.692 | 1.000 | 41.1% |
| 0854 | B | D | 1.02 | 1.27 | 0.785 | 1.000 | 24.5% |
| 0854 | C | D | 1.15 | 1.27 | 0.885 | 1.000 | 10.4% |
| 0854 | D | D | 1.30 | 1.27 | 1.000 | 1.000 | -2.3% |
| 0854 | E | D | 1.47 | 1.27 | 1.131 | 1.000 | -13.6% |
| 0855 | A | D | 0.90 | 1.27 | 0.692 | 1.000 | 41.1% |
| 0855 | B | D | 1.02 | 1.27 | 0.785 | 1.000 | 24.5% |
| 0855 | C | D | 1.15 | 1.27 | 0.885 | 1.000 | 10.4% |
| 0855 | D | D | 1.30 | 1.27 | 1.000 | 1.000 | -2.3% |
| 0855 | E | D | 1.47 | 1.27 | 1.131 | 1.000 | -13.6% |
| 0856 | A | D | 0.58 | 0.81 | 0.699 | 1.000 | 39.7% |
| 0856 | B | D | 0.65 | 0.81 | 0.783 | 1.000 | 24.6% |
| 0856 | C | D | 0.73 | 0.81 | 0.880 | 1.000 | 11.0% |
| 0856 | D | D | 0.83 | 0.81 | 1.000 | 1.000 | -2.4% |
| 0856 | E | D | 0.94 | 0.81 | 1.133 | 1.000 | -13.8% |
| 0857 | A | D | 0.91 | 1.28 | 0.695 | 1.000 | 40.7% |
| 0857 | B | D | 1.02 | 1.28 | 0.779 | 1.000 | 25.5% |
| 0857 | C | D | 1.16 | 1.28 | 0.885 | 1.000 | 10.3% |
| 0857 | D | D | 1.31 | 1.28 | 1.000 | 1.000 | -2.3% |
| 0857 | E | D | 1.48 | 1.28 | 1.130 | 1.000 | -13.5% |
| 0858 | A | D | 0.91 | 1.28 | 0.695 | 1.000 | 40.7% |
| 0858 | B | D | 1.02 | 1.28 | 0.779 | 1.000 | 25.5% |
| 0858 | C | D | 1.16 | 1.28 | 0.885 | 1.000 | 10.3% |
| 0858 | D | D | 1.31 | 1.28 | 1.000 | 1.000 | -2.3% |
| 0858 | E | D | 1.48 | 1.28 | 1.130 | 1.000 | -13.5% |
| 0859 | A | D | 1.75 | 2.46 | 0.694 | 1.000 | 40.6% |
| 0859 | B | D | 1.97 | 2.46 | 0.782 | 1.000 | 24.9% |
| 0859 | C | D | 2.23 | 2.46 | 0.885 | 1.000 | 10.3% |
| 0859 | D | D | 2.52 | 2.46 | 1.000 | 1.000 | -2.4% |
| 0859 | E | D | 2.85 | 2.46 | 1.131 | 1.000 | -13.7% |
| 0860 | A | D | 0.79 | 1.11 | 0.693 | 1.000 | 40.5% |
| 0860 | B | D | 0.89 | 1.11 | 0.781 | 1.000 | 24.7% |
| 0860 | C | D | 1.01 | 1.11 | 0.886 | 1.000 | 9.9% |
| 0860 | D | D | 1.14 | 1.11 | 1.000 | 1.000 | -2.6% |
| 0860 | E | D | 1.29 | 1.11 | 1.132 | 1.000 | -14.0% |
| 0861 | A | D | 0.93 | 1.31 | 0.694 | 1.000 | 40.9% |
| 0861 | B | D | 1.05 | 1.31 | 0.784 | 1.000 | 24.8% |
| 0861 | C | D | 1.18 | 1.31 | 0.881 | 1.000 | 11.0% |
| 0861 | D | D | 1.34 | 1.31 | 1.000 | 1.000 | -2.2% |
| 0861 | E | D | 1.51 | 1.31 | 1.127 | 1.000 | -13.2% |
| 0862 | A | D | 1.07 | 1.50 | 0.695 | 1.000 | 40.2% |
| 0862 | B | D | 1.20 | 1.50 | 0.779 | 1.000 | 25.0% |
| 0862 | C | D | 1.36 | 1.50 | 0.883 | 1.000 | 10.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0862 | D | D | 1.54 | 1.50 | 1.000 | 1.000 | -2.6% |
| 0862 | E | D | 1.74 | 1.50 | 1.130 | 1.000 | -13.8% |
| 0864 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0864 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0864 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0864 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0864 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0865 | A | D | 1.07 | 1.70 | 0.695 | 1.000 | 58.9% |
| 0865 | B | D | 1.20 | 1.70 | 0.779 | 1.000 | 41.7% |
| 0865 | C | D | 1.36 | 1.70 | 0.883 | 1.000 | 25.0% |
| 0865 | D | D | 1.54 | 1.70 | 1.000 | 1.000 | 10.4% |
| 0865 | E | D | 1.74 | 1.70 | 1.130 | 1.000 | -2.3% |
| 0868 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0868 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0868 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0868 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0868 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0869 | A | D | 0.65 | 0.91 | 0.699 | 1.000 | 40.0% |
| 0869 | B | D | 0.73 | 0.91 | 0.785 | 1.000 | 24.7% |
| 0869 | C | D | 0.82 | 0.91 | 0.882 | 1.000 | 11.0% |
| 0869 | D | D | 0.93 | 0.91 | 1.000 | 1.000 | -2.2% |
| 0869 | E | D | 1.05 | 0.91 | 1.129 | 1.000 | -13.3% |
| 0870 | A | D | 1.04 | 1.46 | 0.693 | 1.000 | 40.4% |
| 0870 | B | D | 1.17 | 1.46 | 0.780 | 1.000 | 24.8% |
| 0870 | C | D | 1.33 | 1.46 | 0.887 | 1.000 | 9.8% |
| 0870 | D | D | 1.50 | 1.46 | 1.000 | 1.000 | -2.7% |
| 0870 | E | D | 1.70 | 1.46 | 1.133 | 1.000 | -14.1% |
| 0872 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |
| 0872 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0872 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0872 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0872 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0873 | A | D | 0.66 | 0.93 | 0.695 | 1.000 | 40.9% |
| 0873 | B | D | 0.74 | 0.93 | 0.779 | 1.000 | 25.7% |
| 0873 | C | D | 0.84 | 0.93 | 0.884 | 1.000 | 10.7% |
| 0873 | D | D | 0.95 | 0.93 | 1.000 | 1.000 | -2.1% |
| 0873 | E | D | 1.07 | 0.93 | 1.126 | 1.000 | -13.1% |
| 0874 | A | D | 0.76 | 1.06 | 0.697 | 1.000 | 39.5% |
| 0874 | B | D | 0.85 | 1.06 | 0.780 | 1.000 | 24.7% |
| 0874 | C | D | 0.96 | 1.06 | 0.881 | 1.000 | 10.4% |
| 0874 | D | D | 1.09 | 1.06 | 1.000 | 1.000 | -2.8% |
| 0874 | E | D | 1.23 | 1.06 | 1.128 | 1.000 | -13.8% |
| 0875 | A | D | 0.56 | 0.79 | 0.691 | 1.000 | 41.1% |
| 0875 | B | D | 0.63 | 0.79 | 0.778 | 1.000 | 25.4% |
| 0875 | C | D | 0.72 | 0.79 | 0.889 | 1.000 | 9.7% |
| 0875 | D | D | 0.81 | 0.79 | 1.000 | 1.000 | -2.5% |
| 0875 | E | D | 0.92 | 0.79 | 1.136 | 1.000 | -14.1% |
| 0877 | A | D | 12.31 | 17.28 | 0.695 | 1.000 | 40.4% |
| 0877 | B | D | 13.83 | 17.28 | 0.781 | 1.000 | 24.9% |
| 0877 | C | D | 15.66 | 17.28 | 0.884 | 1.000 | 10.3% |
| 0877 | D | D | 17.71 | 17.28 | 1.000 | 1.000 | -2.4% |
| 0877 | E | D | 20.01 | 17.28 | 1.130 | 1.000 | -13.6% |
| 0878 | A | D | 0.62 | 0.87 | 0.697 | 1.000 | 40.3% |

| Class Code | Present Territory | Proposed Territory | Present Rate | Proposed Rate | Present Factor | Proposed Factor | Rate Effect |
|-------------|-------------------|--------------------|--------------|---------------|----------------|-----------------|--------------|
| 0878 | B | D | 0.70 | 0.87 | 0.787 | 1.000 | 24.3% |
| 0878 | C | D | 0.79 | 0.87 | 0.888 | 1.000 | 10.1% |
| 0878 | D | D | 0.89 | 0.87 | 1.000 | 1.000 | -2.2% |
| 0878 | E | D | 1.01 | 0.87 | 1.135 | 1.000 | -13.9% |
| 0879 | A | D | 0.67 | 0.95 | 0.691 | 1.000 | 41.8% |
| 0879 | B | D | 0.76 | 0.95 | 0.784 | 1.000 | 25.0% |
| 0879 | C | D | 0.86 | 0.95 | 0.887 | 1.000 | 10.5% |
| 0879 | D | D | 0.97 | 0.95 | 1.000 | 1.000 | -2.1% |
| 0879 | E | D | 1.10 | 0.95 | 1.134 | 1.000 | -13.6% |
| 0880 | A | D | 1.01 | 1.42 | 0.697 | 1.000 | 40.6% |
| 0880 | B | D | 1.13 | 1.42 | 0.779 | 1.000 | 25.7% |
| 0880 | C | D | 1.28 | 1.42 | 0.883 | 1.000 | 10.9% |
| 0880 | D | D | 1.45 | 1.42 | 1.000 | 1.000 | -2.1% |
| 0880 | E | D | 1.64 | 1.42 | 1.131 | 1.000 | -13.4% |
| 0881 | A | D | 0.71 | 1.00 | 0.696 | 1.000 | 40.8% |
| 0881 | B | D | 0.80 | 1.00 | 0.784 | 1.000 | 25.0% |
| 0881 | C | D | 0.90 | 1.00 | 0.882 | 1.000 | 11.1% |
| 0881 | D | D | 1.02 | 1.00 | 1.000 | 1.000 | -2.0% |
| 0881 | E | D | 1.15 | 1.00 | 1.127 | 1.000 | -13.0% |
| 0882 | A | D | 0.76 | 1.06 | 0.697 | 1.000 | 39.5% |
| 0882 | B | D | 0.85 | 1.06 | 0.780 | 1.000 | 24.7% |
| 0882 | C | D | 0.96 | 1.06 | 0.881 | 1.000 | 10.4% |
| 0882 | D | D | 1.09 | 1.06 | 1.000 | 1.000 | -2.8% |
| 0882 | E | D | 1.23 | 1.06 | 1.128 | 1.000 | -13.8% |
| 0883 | A | D | 0.20 | 0.28 | 0.690 | 1.000 | 40.0% |
| 0883 | B | D | 0.23 | 0.28 | 0.793 | 1.000 | 21.7% |
| 0883 | C | D | 0.26 | 0.28 | 0.897 | 1.000 | 7.7% |
| 0883 | D | D | 0.29 | 0.28 | 1.000 | 1.000 | -3.4% |
| 0883 | E | D | 0.33 | 0.28 | 1.138 | 1.000 | -15.2% |
| 0885 | A | D | 0.67 | 0.95 | 0.691 | 1.000 | 41.8% |
| 0885 | B | D | 0.76 | 0.95 | 0.784 | 1.000 | 25.0% |
| 0885 | C | D | 0.86 | 0.95 | 0.887 | 1.000 | 10.5% |
| 0885 | D | D | 0.97 | 0.95 | 1.000 | 1.000 | -2.1% |
| 0885 | E | D | 1.10 | 0.95 | 1.134 | 1.000 | -13.6% |
| 0887 | A | D | 0.96 | 1.35 | 0.696 | 1.000 | 40.6% |
| 0887 | B | D | 1.08 | 1.35 | 0.783 | 1.000 | 25.0% |
| 0887 | C | D | 1.22 | 1.35 | 0.884 | 1.000 | 10.7% |
| 0887 | D | D | 1.38 | 1.35 | 1.000 | 1.000 | -2.2% |
| 0887 | E | D | 1.56 | 1.35 | 1.130 | 1.000 | -13.5% |
| 0910 | A | D | 0.94 | 1.32 | 0.696 | 1.000 | 40.4% |
| 0910 | B | D | 1.05 | 1.32 | 0.778 | 1.000 | 25.7% |
| 0910 | C | D | 1.19 | 1.32 | 0.881 | 1.000 | 10.9% |
| 0910 | D | D | 1.35 | 1.32 | 1.000 | 1.000 | -2.2% |
| 0910 | E | D | 1.53 | 1.32 | 1.133 | 1.000 | -13.7% |
| 0912 | A | D | 1.85 | 2.60 | 0.695 | 1.000 | 40.5% |
| 0912 | B | D | 2.08 | 2.60 | 0.782 | 1.000 | 25.0% |
| 0912 | C | D | 2.35 | 2.60 | 0.883 | 1.000 | 10.6% |
| 0912 | D | D | 2.66 | 2.60 | 1.000 | 1.000 | -2.3% |
| 0912 | E | D | 3.01 | 2.60 | 1.132 | 1.000 | -13.6% |

DISTRICT OF COLUMBIA ULTRAFLEX

BASIC PROPERTY RATE CHANGES BY CLASS, COVERAGE, AND CONTENTS GROUPING

| Class | Coverage | Cont Group | 9/1/2014 Rate | 4/1/2017 Rate | Change | Class | Coverage | Cont Group | 9/1/2014 Rate | 4/1/2017 Rate | Change |
|-------|----------|------------|---------------|---------------|--------|-------|----------|------------|---------------|---------------|--------|
| 0074 | BUILDING | | 0.330 | 0.333 | 0.009 | 0531 | BUILDING | | 0.358 | 0.361 | 0.008 |
| | CONTENTS | | 0.356 | 0.426 | 0.197 | | CONTENTS | | 0.459 | 0.480 | 0.046 |
| 0075 | BUILDING | | 0.379 | 0.382 | 0.008 | 0532 | BUILDING | | 0.414 | 0.417 | 0.007 |
| | CONTENTS | | 0.420 | 0.426 | 0.014 | | CONTENTS | | 0.809 | 0.820 | 0.014 |
| 0076 | BUILDING | | 0.379 | 0.382 | 0.008 | 0534 | BUILDING | | 0.802 | 0.808 | 0.007 |
| | CONTENTS | | 0.420 | 0.426 | 0.014 | | CONTENTS | | 0.541 | 0.559 | 0.033 |
| 0077 | BUILDING | | 0.346 | 0.349 | 0.009 | 0541 | BUILDING | | 0.444 | 0.497 | 0.119 |
| | CONTENTS | | 0.367 | 0.372 | 0.014 | | CONTENTS | | 0.493 | 0.552 | 0.120 |
| 0078 | BUILDING | | 0.346 | 0.349 | 0.009 | 0545 | BUILDING | | 0.611 | 0.646 | 0.057 |
| | CONTENTS | | 0.367 | 0.372 | 0.014 | | CONTENTS | | 0.385 | 0.431 | 0.119 |
| 0079 | BUILDING | | 0.346 | 0.349 | 0.009 | 0550 | BUILDING | | 0.281 | 0.283 | 0.007 |
| | CONTENTS | | 0.451 | 0.451 | 0.000 | | CONTENTS | | 0.408 | 0.437 | 0.071 |
| 0311 | BUILDING | | 0.277 | 0.304 | 0.097 | 0561 | BUILDING | | 0.346 | 0.349 | 0.009 |
| | CONTENTS | | 0.342 | 0.342 | 0.000 | | CONTENTS | | 0.644 | 0.653 | 0.014 |
| 0312 | BUILDING | | 0.278 | 0.304 | 0.094 | 0562 | BUILDING | | 0.361 | 0.364 | 0.008 |
| | CONTENTS | | 0.217 | 0.243 | 0.120 | | CONTENTS | | 0.486 | 0.513 | 0.056 |
| 0313 | BUILDING | | 0.301 | 0.304 | 0.010 | 0563 | BUILDING | | 0.348 | 0.351 | 0.009 |
| | CONTENTS | | 0.216 | 0.243 | 0.125 | | CONTENTS | | 0.445 | 0.460 | 0.034 |
| 0321 | BUILDING | | 0.469 | 0.513 | 0.094 | 0564 | BUILDING | | 0.595 | 0.600 | 0.008 |
| | CONTENTS | A | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.814 | 0.835 | 0.026 |
| | | B | 0.227 | 0.254 | 0.119 | 0565 | BUILDING | | 0.465 | 0.469 | 0.009 |
| | | C | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.436 | 0.448 | 0.028 |
| 0322 | BUILDING | | 0.469 | 0.513 | 0.094 | 0566 | BUILDING | | 0.402 | 0.405 | 0.007 |
| | CONTENTS | A | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.590 | 0.609 | 0.032 |
| | | B | 0.227 | 0.254 | 0.119 | 0567 | BUILDING | | 0.423 | 0.423 | 0.000 |
| | | C | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.713 | 0.713 | 0.000 |
| 0323 | BUILDING | | 0.469 | 0.513 | 0.094 | 0570 | BUILDING | | 0.403 | 0.427 | 0.060 |
| | CONTENTS | A | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.444 | 0.467 | 0.052 |
| | | B | 0.227 | 0.254 | 0.119 | 0580 | BUILDING | | 0.350 | 0.353 | 0.009 |
| | | C | 0.227 | 0.254 | 0.119 | | CONTENTS | | 0.367 | 0.401 | 0.093 |
| 0331 | BUILDING | | 0.151 | 0.165 | 0.093 | 0581 | BUILDING | | 0.357 | 0.360 | 0.008 |
| | CONTENTS | | 0.136 | 0.152 | 0.118 | | CONTENTS | A | 0.598 | 0.606 | 0.013 |
| 0332 | BUILDING | | 0.151 | 0.165 | 0.093 | | | B | 0.598 | 0.606 | 0.013 |
| | CONTENTS | | 0.217 | 0.239 | 0.101 | | | C | 0.598 | 0.606 | 0.013 |
| 0333 | BUILDING | | 0.151 | 0.165 | 0.093 | 0582 | BUILDING | | 0.392 | 0.395 | 0.008 |
| | CONTENTS | | 0.136 | 0.152 | 0.118 | | CONTENTS | A | 0.622 | 0.630 | 0.013 |
| 0341 | BUILDING | | 0.266 | 0.291 | 0.094 | | | B | 0.622 | 0.630 | 0.013 |
| | CONTENTS | A | 0.217 | 0.243 | 0.120 | | | C | 0.622 | 0.630 | 0.013 |
| | | B | 0.254 | 0.285 | 0.122 | 0701 | BUILDING | | 0.193 | 0.195 | 0.010 |
| | | C | 0.254 | 0.285 | 0.122 | | CONTENTS | A | 0.158 | 0.174 | 0.101 |
| 0342 | BUILDING | | 0.266 | 0.291 | 0.094 | | | B | 0.158 | 0.174 | 0.101 |
| | CONTENTS | A | 0.217 | 0.243 | 0.120 | | | C | 0.158 | 0.174 | 0.101 |
| | | B | 0.254 | 0.285 | 0.122 | 0702 | BUILDING | | 0.138 | 0.146 | 0.058 |
| | | C | 0.254 | 0.285 | 0.122 | | CONTENTS | A | 0.229 | 0.257 | 0.122 |
| 0343 | BUILDING | | 0.266 | 0.291 | 0.094 | | | B | 0.229 | 0.257 | 0.122 |
| | CONTENTS | A | 0.217 | 0.243 | 0.120 | | | C | 0.229 | 0.257 | 0.122 |
| | | B | 0.254 | 0.285 | 0.122 | 0742 | BUILDING | | 0.388 | 0.411 | 0.059 |
| | | C | 0.254 | 0.285 | 0.122 | | CONTENTS | | 0.289 | 0.324 | 0.121 |
| 0511 | BUILDING | | 0.338 | 0.341 | 0.009 | 0743 | BUILDING | | 0.504 | 0.411 | -0.185 |
| | CONTENTS | | 0.541 | 0.553 | 0.022 | | CONTENTS | | 0.370 | 0.324 | -0.124 |
| 0512 | BUILDING | | 0.370 | 0.373 | 0.008 | 0744 | BUILDING | | 0.333 | 0.411 | 0.234 |
| | CONTENTS | | 0.417 | 0.432 | 0.036 | | CONTENTS | | 0.244 | 0.324 | 0.328 |
| 0520 | BUILDING | | 0.376 | 0.379 | 0.008 | 0745 | BUILDING | | 0.383 | 0.386 | 0.008 |
| | CONTENTS | | 0.466 | 0.522 | 0.120 | | CONTENTS | | 0.363 | 0.353 | -0.028 |

DISTRICT OF COLUMBIA ULTRAFLEX

BASIC PROPERTY RATE CHANGES BY CLASS, COVERAGE, AND CONTENTS GROUPING

| Class | Coverage | Cont Group | 9/1/2014 Rate | 4/1/2017 Rate | Change | Class | Coverage | Cont Group | 9/1/2014 Rate | 4/1/2017 Rate | Change |
|-------|----------|------------|---------------|---------------|--------|-------|----------|------------|---------------|---------------|--------|
| 0746 | BUILDING | | 0.411 | 0.386 | -0.061 | 0940 | BUILDING | | 0.192 | 0.194 | 0.010 |
| | CONTENTS | | 0.491 | 0.353 | -0.281 | | CONTENTS | | 0.394 | 0.399 | 0.013 |
| 0747 | BUILDING | | 0.385 | 0.386 | 0.003 | 0951 | BUILDING | | 0.606 | 0.662 | 0.092 |
| | CONTENTS | | 0.353 | 0.353 | 0.000 | | CONTENTS | | 0.428 | 0.480 | 0.121 |
| 0755 | BUILDING | | 0.641 | 0.681 | 0.062 | 0952 | BUILDING | | 0.351 | 0.357 | 0.017 |
| | CONTENTS | | 0.450 | 0.504 | 0.120 | | CONTENTS | | 0.293 | 0.328 | 0.119 |
| 0756 | BUILDING | | 0.385 | 0.388 | 0.008 | 1000 | BUILDING | | 0.204 | 0.206 | 0.010 |
| | CONTENTS | | 0.348 | 0.380 | 0.092 | | CONTENTS | | 0.165 | 0.173 | 0.048 |
| 0757 | BUILDING | | 0.364 | 0.369 | 0.014 | 1051 | BUILDING | | 0.163 | 0.164 | 0.006 |
| | CONTENTS | | 0.568 | 0.578 | 0.018 | | CONTENTS | | 0.194 | 0.197 | 0.015 |
| 0831 | BUILDING | | 0.351 | 0.354 | 0.009 | 1052 | BUILDING | | 0.189 | 0.191 | 0.011 |
| | CONTENTS | | 0.293 | 0.322 | 0.099 | | CONTENTS | | 0.168 | 0.186 | 0.107 |
| 0832 | BUILDING | | 0.281 | 0.296 | 0.053 | 1070 | BUILDING | | 0.193 | 0.195 | 0.010 |
| | CONTENTS | | 0.241 | 0.270 | 0.120 | | CONTENTS | | 0.161 | 0.177 | 0.099 |
| 0833 | BUILDING | | 0.351 | 0.355 | 0.011 | 1150 | BUILDING | | 0.208 | 0.210 | 0.010 |
| | CONTENTS | | 0.293 | 0.327 | 0.116 | 1211 | | | 0.840 | 0.847 | 0.008 |
| 0834 | BUILDING | | 0.351 | 0.378 | 0.077 | | CONTENTS | | 0.593 | 0.611 | 0.030 |
| | CONTENTS | | 0.293 | 0.328 | 0.119 | 1212 | BUILDING | | 0.577 | 0.582 | 0.009 |
| 0841 | BUILDING | | 0.738 | 0.744 | 0.008 | | CONTENTS | | 0.563 | 0.571 | 0.014 |
| | CONTENTS | | 0.602 | 0.636 | 0.056 | 1213 | BUILDING | | 0.471 | 0.475 | 0.008 |
| 0843 | BUILDING | | 0.270 | 0.273 | 0.011 | | CONTENTS | | 0.445 | 0.461 | 0.036 |
| | CONTENTS | | 0.229 | 0.253 | 0.105 | 1220 | BUILDING | | 0.615 | 0.620 | 0.008 |
| 0844 | BUILDING | | 0.267 | 0.282 | 0.056 | | CONTENTS | | 0.602 | 0.610 | 0.013 |
| | CONTENTS | | 0.241 | 0.270 | 0.120 | 1230 | BUILDING | | 0.515 | 0.519 | 0.008 |
| 0845 | BUILDING | | 0.370 | 0.373 | 0.008 | | CONTENTS | | 0.544 | 0.554 | 0.018 |
| | CONTENTS | | 0.455 | 0.461 | 0.013 | 1400 | BUILDING | | 0.840 | 0.855 | 0.018 |
| 0846 | BUILDING | | 0.351 | 0.375 | 0.068 | | CONTENTS | R | 0.644 | 0.722 | 0.121 |
| | CONTENTS | | 0.293 | 0.328 | 0.119 | | | Y | 0.644 | 0.722 | 0.121 |
| 0851 | BUILDING | | 0.101 | 0.102 | 0.010 | 1650 | BUILDING | | 0.840 | 0.847 | 0.008 |
| | CONTENTS | | 0.112 | 0.116 | 0.036 | | CONTENTS | R | 0.644 | 0.722 | 0.121 |
| 0852 | BUILDING | | 0.105 | 0.106 | 0.010 | | | Y | 0.644 | 0.722 | 0.121 |
| | CONTENTS | | 0.112 | 0.116 | 0.036 | 1700 | BUILDING | | 0.840 | 0.847 | 0.008 |
| 0900 | BUILDING | | 0.185 | 0.198 | 0.070 | | CONTENTS | R | 0.644 | 0.722 | 0.121 |
| | CONTENTS | | 0.262 | 0.288 | 0.099 | | | Y | 0.644 | 0.722 | 0.121 |
| 0911 | BUILDING | | 0.888 | 0.895 | 0.008 | 1751 | BUILDING | | 0.405 | 0.408 | 0.007 |
| | CONTENTS | | 1.486 | 1.506 | 0.013 | | CONTENTS | | 0.292 | 0.320 | 0.096 |
| 0912 | BUILDING | | 0.934 | 0.957 | 0.025 | 1752 | BUILDING | | 0.342 | 0.345 | 0.009 |
| | CONTENTS | | 1.667 | 1.706 | 0.023 | | CONTENTS | | 0.247 | 0.263 | 0.065 |
| 0913 | BUILDING | | 0.669 | 0.674 | 0.007 | 9999 | BUILDING | | 0.440 | 0.481 | 0.093 |
| | CONTENTS | | 1.216 | 1.233 | 0.014 | | | | | | |
| 0921 | BUILDING | | 0.331 | 0.338 | 0.021 | | | | | | |
| | CONTENTS | | 0.594 | 0.610 | 0.027 | | | | | | |
| 0922 | BUILDING | | 0.424 | 0.430 | 0.014 | | | | | | |
| | CONTENTS | | 0.750 | 0.761 | 0.015 | | | | | | |
| 0923 | BUILDING | | 0.478 | 0.482 | 0.008 | | | | | | |
| | CONTENTS | | 0.500 | 0.507 | 0.014 | | | | | | |
| 0931 | BUILDING | | 0.143 | 0.152 | 0.063 | | | | | | |
| | CONTENTS | | 0.397 | 0.402 | 0.013 | | | | | | |
| 0932 | BUILDING | | 0.329 | 0.333 | 0.012 | | | | | | |
| | CONTENTS | | 0.490 | 0.509 | 0.039 | | | | | | |
| 0933 | BUILDING | | 0.394 | 0.404 | 0.025 | | | | | | |
| | CONTENTS | | 0.378 | 0.391 | 0.034 | | | | | | |
| 0934 | BUILDING | | 0.533 | 0.537 | 0.008 | | | | | | |
| | CONTENTS | | 0.501 | 0.517 | 0.032 | | | | | | |

DC ULTRAFLEX (4-1-2017)
Group II Property Class & Special Base Rate Revisions

GROUP II CLASS & SPECIAL RATES

| Construction | <u>Construction Code</u> | | Current Rate | Selected Change | New Rate |
|----------------------------------|---------------------------------|----------------|-------------------------|----------------------------|---------------------|
| | Class | Special | | | |
| Frame | 11-13 | 1 | 0.046 | -8.7% | 0.042 |
| Joisted Masonry | 21-24 | 2 | 0.042 | -7.1% | 0.039 |
| Non-Compustible | 31-34 | 3 | 0.030 | -6.7% | 0.028 |
| Masonry Non-Compustible | 41-48 | 4 | 0.021 | 0.0% | 0.021 |
| Modified Fire Resistive | 51-58 | 5 | 0.018 | -5.6% | 0.017 |
| Fire Resistive | 61-68 | 6 | 0.018 | -5.6% | 0.017 |
| Heavy Timber Joisted Masonry | 71-74 | 7 | 0.026 | 50.0% | 0.039 |
| Superior Non-Compustible | 83-84 | 8 | 0.020 | 40.0% | 0.028 |
| Superior Masonry Non-Compustible | 91-98 | 9 | 0.020 | 5.0% | 0.021 |
| Masonry Veneer | 01-04 | 0 | 0.046 | -8.7% | 0.042 |
| | | | 0.029 | 5.3% | 0.029 |

District of Columbia
Property Specific Loss Cost Multipliers
Effective 4/1/17

| Building | | | |
|----------------|-------------|--------------|--------------------------|
| ERIE LCM Group | Current LCM | Proposed LCM | ERIE LCM Proposed Change |
| 1 | 1.028 | 1.112 | 8.2% |
| 2 | 1.208 | 1.307 | 8.2% |
| 3 | 1.298 | 1.423 | 9.6% |
| 4 | 1.637 | 1.817 | 11.0% |
| 5 | 1.638 | 1.818 | 11.0% |
| TOTAL | 1.425 | 1.567 | 10.0% |

| Contents | | | |
|----------------|-------------|--------------|--------------------------|
| ERIE LCM Group | Current LCM | Proposed LCM | ERIE LCM Proposed Change |
| 1 | 0.976 | 1.042 | 6.8% |
| 2 | 1.148 | 1.275 | 11.1% |
| 3 | 1.276 | 1.423 | 11.5% |
| 4 | 1.556 | 1.702 | 9.4% |
| 5 | 1.556 | 1.735 | 11.5% |
| TOTAL | 1.412 | 1.553 | 10.0% |

| Spec vs. Non Spec Experience | | | | | | | | |
|------------------------------|---------------------|----------------------------|---------------------------|----------------------------|---|----------------------------|-------------------------------------|------------------------------|
| Type of Property Coverage | 5 Year Earned Expos | 5 Year Earn Prem @ Current | 5 Year Loss Ratio w/ Cats | 5 Year Loss Ratio w/o Cats | 5 Year Loss Ratio W/o Cats Large Losses Removed | 5 Year Claim Count w/o CAT | 5 Year EPAC Based Loss Freq w/o CAT | 5 Year Loss Severity w/o CAT |
| Non-Spec | 2,060 | \$3,242,727 | 44.4% | 43.6% | 38.0% | 52 | 1.6 | \$27,695 |
| Spec | 859 | \$3,994,573 | 61.2% | 57.0% | 47.1% | 71 | 1.8 | \$34,457 |
| Total | 2,919 | \$7,237,300 | 53.7% | 51.0% | 43.1% | 123 | 1.7 | \$31,599 |

DC ULTRAFLEX (4-1-2017)
Dwelling Group I Property Base Rate Revisions

Dwelling Building Change 5.3%
Dwelling Contents Change 5.3%

GROUP I DWELLING FRAME KEY PREMIUMS

| Number of Families | Owner Occupied | | | | Non-Owner Occupied | | | |
|-----------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|
| | Current Building Rate | New Building Rate | Current Contents Rate | New Contents Rate | Current Building Rate | New Building Rate | Current Contents Rate | New Contents Rate |
| | | | | | | | | |
| 1 | 37 | 39 | 19 | 20 | 37 | 39 | 19 | 20 |
| 2 | 37 | 39 | 19 | 20 | 37 | 39 | 19 | 20 |
| 3 | 32 | 33 | 19 | 20 | 37 | 39 | 19 | 20 |
| 4 | 32 | 33 | 19 | 20 | 37 | 39 | 19 | 20 |